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J. B. LYON COMPANY, PRINTERS
1918

82

ANNUAL REPORT

OF THE

Superintendent of Banks

RELATIVE TO

**Savings and Loan Associations,
Land Bank of the State of New York and
Credit Unions**

FOR THE YEAR 1917

TRANSMITTED TO THE LEGISLATURE MARCH 15, 1918

**ALBANY
J. B. LYON COMPANY, PRINTERS
1918**

STATE OF NEW YORK

No. 12.

IN · SENATE ·

MARCH 15, 1918

ANNUAL REPORT

OF THE

**Superintendent of Banks, Relative to Savings and Loan
Associations, Land Bank of the State of New York and
Credit Unions**

STATE OF NEW YORK:

BANKING DEPARTMENT,

ALBANY, *March* 15, 1918.

To the Honorable President of the Senate:

SIR.— In accordance with the provisions of the Banking Law, I have the honor to transmit to the Legislature the annual report of this Department, relative to savings and loan associations, the Land Bank of the State of New York and credit unions, for the year ending December 31, 1917.

Very respectfully yours,

GEORGE I. SKINNER,

Superintendent of Banks

REPORT

To the Legislature:

In compliance with the provisions of the Banking Law, I am submitting for your consideration that part of the annual report of this Department which relates to savings and loan associations, the Land Bank of the State of New York and credit unions. All of these corporations are strictly co-operative institutions. They differ in their management from savings banks, which are also mutual corporations, from the fact that their officers and directors are elected by the members instead of their affairs being managed and their officers elected by a self-perpetuating board of trustees named at the time of organization.

SAVINGS AND LOAN ASSOCIATIONS

The savings and loan system of this State dates back to the year 1851, when a bill authorizing the incorporation of "Building, Mutual Loan and Accumulating Fund Associations" was enacted. The building and loan movement in this country antedates this period by many years and, in fact, is said to have existed prior to the boasted co-operative systems of Germany and other European nations. It is sometimes claimed to have furnished a model for them.

The laws governing such associations in this State were until about twelve years ago in such condition as to permit many abuses and the present statute, which is as nearly perfect as the ingenuity of the founders of the present associations educated by some rather unfortunate experiences can make it, is the result of very careful consideration and successive amendments. It is only recently that the savings and loan associations of this State have commenced to take that place among its financial institutions to which, from their general usefulness to thrifty wage-earners and their special function of enabling wage-earners and laborers to obtain homes, they are entitled. It has been a source of great regret to those most interested in the movement that the farmers of the State have not adapted this co-operative system to their needs and made the same use of its opportunities as our urban population and the

dwellers in villages. It is peculiarly gratifying to the advocates of the system that, in a year in which, with the co-operation of the officers of these mutual associations, the savings of the thrifty and industrious have been, through patriotic motives, so largely invested in Liberty bonds, the work of these associations has shown such great progress.

Notwithstanding the voluntary liquidation of a number of associations, the involuntary liquidation of another and the fact that only one new association actually began business during the year, the total resources of the savings and loan associations of the State increased over \$6,400,000, and the total resources of such associations are now in excess of \$86,000,000.

The original building societies were neighborhood affairs and terminated with the maturity of the shares of the original members. Many of those most interested in the progress of these associations in the early days believed, from the experiences of the so-called national building and loan associations, that it would be impossible to properly conduct large institutions of this character. I can remember when one national association heralded in glaring advertisements the fact that its total resources had reached one million dollars. Experience has proved, however, that large associations can be operated safely, provided their loaning territory is limited and they are managed by competent officers. At the present time there are no less than twenty-one strictly local associations having resources of over one million dollars each, and the largest of these associations has total assets of \$4,318,148.

DISTRIBUTION BY COUNTIES

One of the most pleasing features of the savings and loan movement, in view of the lessons of thrift which such associations necessarily teach and the desire for home-owning which they promote and inculcate, is their very wide distribution geographically. Where well managed, moreover, they seem to thrive equally in small villages and in the large cities. Such associations are in existence in forty-seven of the sixty-two counties of the State, the number in a county varying from one to thirty-seven.

The following table gives the distribution of the associations reporting for the year 1917 by counties, together with their reported resources on the thirty-first days of December, 1916 and

1917, and the amount of the increase or decrease in such resources for each county during the year:

COUNTIES	Number of associa- tions	REPORTED RESOURCES		Increase	Decrease
		Dec. 31, 1916	Dec. 31, 1917		
Albany.....	6	\$1,293,916	\$1,289,004	.....	\$4,912
Allegany.....	1	202,555	236,173	\$33,618	.....
Bronx.....	4	1,092,790	719,795	.....	\$372,995
Broome.....	2	264,357	271,886	7,529	.....
Cattaraugus.....	3	1,631,718	1,861,019	229,301	.....
Chautauqua.....	3	533,147	626,823	93,676	.....
Chemung.....	3	2,301,548	2,500,142	198,594	.....
Chenango.....	1	314,949	316,198	1,249	.....
Columbia.....	2	72,009	85,480	13,471	.....
Cortland.....	2	109,016	122,454	13,438	.....
Delaware.....	1	34,201	36,645	2,444	.....
Dutchess.....	1	697,131	744,891	47,760	.....
Eric.....	37	8,635,757	9,541,301	905,544	.....
Franklin.....	1	116,106	129,947	13,841	.....
Genesee.....	1	595,732	641,160	45,428	.....
Greene.....	1	221,871	261,572	39,701	.....
Herkimer.....	4	941,068	1,037,593	96,525	.....
Jefferson.....	2	646,033	686,648	40,615	.....
Kings.....	28	9,384,973	9,434,616	49,643	.....
Madison.....	2	215,245	219,335	4,090	.....
Monroe.....	18	3,266,995	3,346,908	79,913	.....
Nassau.....	3	499,361	501,355	1,994	.....
New York.....	32	11,321,691	12,517,055	1,195,364	.....
Niagara.....	3	2,815,162	3,481,531	666,369	.....
Oneida.....	5	4,759,909	4,980,499	220,590	.....
Onondaga.....	2	254,148	268,326	14,178	.....
Ontario.....	1	914,215	1,095,022	180,807	.....
Orange.....	9	2,839,186	3,207,371	368,185	.....
Orleans.....	2	370,935	374,357	3,422	.....
Oswego.....	5	1,871,297	1,932,855	61,558	.....
Otsego.....	1	734,674	884,201	149,527	.....
Queens.....	8	1,049,988	1,077,543	27,555	.....
Rensselaer.....	5	4,286,185	4,721,392	435,207	.....
Richmond.....	14	5,429,412	6,124,839	695,427	.....
Rockland.....	7	2,049,359	2,212,857	163,498	.....
St. Lawrence.....	5	1,577,258	1,784,330	207,072	.....
Saratoga.....	1	110,658	149,622	38,964	.....
Schenectady.....	1	1,137,733	1,246,625	108,892	.....
Steuben.....	6	1,689,991	1,778,241	88,250	.....
Sullivan.....	1	40,445	43,389	2,944	.....
Tioga.....	1	155,786	143,222	.....	12,564
Tompkins.....	2	46,406	80,332	33,926	.....
Ulster.....	4	474,525	544,318	69,793	.....
Warren.....	1	623,813	651,925	28,112	.....
Washington.....	1	28,642	35,017	6,375	.....
Westchester.....	9	1,956,097	2,105,268	149,171	.....
Yates.....	1	21,888	21,747	.....	141
Totals.....	253	\$79,629,881	\$86,072,829	\$6,833,560	\$390,612
Net increase.....	.....	.....	.....	6,442,948	.....

It appears from this table that the savings and loan associations of twenty-one counties reported resources of over one million dollars each, that there was an increase in the reported resources of every county except four, and that in only one of these counties was the decrease considerable.

MODEL BUILDING AND LOAN ASSOCIATION

The exceptional decrease shown in the reported resources of the savings and loan associations of the county of Bronx is due to the failure of the Model Building and Loan Association of Mott Haven as a result of the dishonesty of two of its officers. This failure is one of the rare cases in which the Department has been obliged to close a local savings and loan association on account of the criminal conduct of its officers, and was all the more remarkable from the good reputation that those officers had previously borne. The liquidation of this association has proceeded so rapidly that thirty-five per centum of their claims has already been paid to the investing members of the association, notwithstanding the involved condition in which its affairs were left as the result of the forgeries perpetrated.

EAGLE SAVINGS AND LOAN COMPANY

Mention has been made in recent reports of this Department of the affairs of the Eagle Savings and Loan Company, one of the surviving national building and loan associations, which not only suffered from the false theories originally adopted and the unsound methods practiced until prohibited by amendments to the Banking Law, but from two rather serious defalcations which were brought to light by examiners of this Department. Since the discovery of the last defalcation, its affairs have been further complicated by numerous suits brought by various members to have their claims preferred at the expense of the membership generally, on account of alleged false representations made by former officers, the probability being ignored that practically the same representations were made to all members of the same class. On account of the varied testimony in the individual cases, however, the courts seem to have been unable to formulate any general rule by which the rights of the various classes of members could be

determined and, with only five shareholders opposing, the members have since the close of the year voted to go into voluntary liquidation, in accordance with the provisions of section 486 of the Banking Law.

ASSOCIATIONS VOLUNTARILY DISSOLVED

The Broadway Dry Goods Co-operative Building and Loan Association of New York and the Mutual Savings, Loan and Building Association, of Rome, voluntarily liquidated their affairs during the year, paying all members in full, and have been finally dissolved by orders of the Supreme Court.

NEW ASSOCIATIONS

The following table gives the names and locations of the savings and loan associations organized during the year, together with the dates upon which the organization certificates were approved and the dates when their authorization certificates were issued:

NAME	Location	Certificate approved	Date of authorization
Schiller Park Savings and Loan Association	Buffalo	Sept. 4, 1917	Sept. 5, 1917
Northern Westchester Savings and Loan Association	Pleasantville	Sept. 14, 1917	Sept. 14, 1917
Cooperstown Savings and Loan Association	Cooperstown	Dec. 26, 1917	Dec. 26, 1917

The Northern Westchester Savings and Loan Association and the Cooperstown Savings and Loan Association had not yet commenced business at the close of the year.

ASSOCIATIONS IN LIQUIDATION

A number of the associations have done no new business in many years and are in practical liquidation, although their names are still carried upon our roster and their reports are included in our tabulations. The following table gives the names and locations of such associations:

Elmira Mutual Building-Loan Association.....	Elmira.
Security Loan Association.....	Rochester.
Western Savings and Loan Association.....	Rochester.
Co-operative Building Bank.....	New York.
Harlem River Building, Loan and Savings Association.....	New York.
Mount Morris Co-operative Building and Loan Association.....	New York.

NATIONAL AND LOCAL ASSOCIATIONS

Although only two of the associations formerly classified as national building and loan associations are still engaged in active business, it seems only fair to the strictly local associations to separate their operations from those of the former national associations, although the present business of both classes of associations is governed by the same statute. The following are the associations formerly classified as national building and loan associations :

Central Savings and Loan Association.....	Albany.
Eagle Savings and Loan Company.....	Brooklyn.
Elmira Mutual Building-Loan Association.....	Elmira.
Western Savings and Loan Association.....	Rochester.
Bankers Loan and Investment Company.....	New York.
Co-operative Building Bank.....	New York.

COMPARATIVE TABLE

The following table gives the principal items of assets and liabilities, receipts and disbursements of the associations of the State at the close of business December 31, 1917, with various items of general interest, the items being separately stated for the national and local associations:

Assets	Nationals	Locals	Totals
Loans on bond and mortgage.....	\$1,955,523	\$73,625,287	\$75,580,810
Loans on shares.....	35,343	2,084,722	2,120,065
Stocks and bonds.....	8,755	2,070,234	2,078,989
Shares of Land Bank of the State of New York.....	4,000	99,000	103,000
Land contracts.....	11,769	302,262	314,031
Real estate.....	1,181,433	1,489,652	2,671,085
Cash on hand and in bank.....	428,158	2,450,199	2,878,357
Furniture and fixtures.....	4,566	43,202	47,768
Installments due and unpaid.....		28,473	28,473
Interest, premium, fees and fines due and unpaid.....	20,549	108,199	128,748
Other assets.....	29,321	92,182	121,503
Totals.....	\$3,679,417	\$82,393,412	\$86,072,829

LIABILITIES	Nationals	Locals	Totals
Due shareholders, dues.....	\$2,851,278	\$66,511,490	\$69,362,768
Due shareholders, matured shares.....	31,343	353,684	385,027
Due shareholders, dividends credited.....	104,260	8,445,346	8,549,606
Balance due borrowers on mortgage loans.....	14,951	255,985	270,936
Prior mortgages.....	218,550	135,200	353,750
Borrowed money.....	35,000	1,964,100	1,999,100
Advances by Land Bank.....	.....	675,800	675,800
Undivided profits.....	277,332	1,415,465	1,692,797
Guaranty fund.....	21,751	2,310,012	2,331,763
Unearned or rebatable premium.....	.....	167,120	167,120
Other liabilities.....	124,952	159,210	284,162
Totals.....	\$3,679,417	\$82,393,412	\$86,072,829
RECEIPTS			
Cash on hand January 1, 1917.....	\$250,706	\$2,999,670	\$3,250,376
Dues received.....	147,289	22,402,772	22,550,061
Prior mortgages.....	20,000	22,050	42,050
Money borrowed.....	79,280	4,282,142	4,361,422
Mortgages redeemed.....	352,984	8,984,978	9,337,962
Loans on shares repaid.....	11,312	2,018,597	2,029,909
Real estate sold.....	118,244	279,976	398,220
Fees received.....	357	36,115	36,472
Fines received.....	183	38,777	38,960
Interest received.....	97,847	4,171,233	4,269,080
Premium received.....	16,442	278,056	294,498
Rent received.....	62,587	75,992	138,579
Dividends retained on withdrawals.....	1,047	65,138	66,185
Other receipts.....	253,713	1,692,076	1,945,789
Totals.....	\$1,411,991	\$47,347,572	\$48,759,563
DISBURSEMENTS			
Loaned on mortgages.....	\$244,364	\$14,589,316	\$14,833,680
Loaned on shares.....	17,960	2,218,802	2,236,762
Payments to shareholders before maturity, dues.....	110,491	14,410,787	14,521,278
Paid matured shares.....	14,411	4,673,756	4,688,167
Payments to shareholders, dividends withdrawn.....	11,016	1,213,911	1,224,927
Cash dividends paid on income and accumulative pre-paid shares.....	10,403	349,009	359,412
Paid borrowed money and prior mortgages.....	130,230	3,520,487	3,650,717
Paid interest on borrowed money and prior mortgages.....	17,002	109,946	126,948
Paid for real estate.....	79,881	389,136	469,017
Paid salaries and clerk hire.....	24,719	318,597	343,316
Paid advertising, printing and postage.....	5,296	40,358	45,654
Paid rent.....	8,236	38,719	46,955
Paid repairs to real estate.....	16,963	32,296	49,259
Paid taxes, insurance, etc.....	26,011	52,003	78,014
Other disbursements.....	266,850	2,940,250	3,207,100
Cash on hand December 31, 1917.....	428,158	2,450,199	2,878,357
Totals.....	\$1,411,991	\$47,347,572	\$48,759,563

MISCELLANEOUS ITEMS	Nationals	Locals	Totals
Shares in force January 1, 1917.....	127,913	1,799,464	1,927,377
Shares issued during the year.....	14,096	469,660	483,756
Shares withdrawn during the year.....	8,384	361,640	370,024
Shares in force December 31, 1917.....	133,625	1,907,484	2,041,109
Borrowing members.....	346	39,391	39,737
Shares held by borrowing members.....	10,373	508,504	518,877
Non-borrowing members.....	6,981	152,853	159,834
Shares held by non-borrowing members.....	123,252	1,398,980	1,522,232
Female shareholders*.....	2,675	63,331	66,006
Shares held by females*.....	43,773	455,703	499,476
Dividends credited on installment shares during the year	\$4,113	\$2,758,592	\$2,762,705
Dividends credited or paid in cash on other shares			
during the year.....	\$18,123	\$780,399	\$798,522
Filed and unpaid withdrawals December 31, 1917.....	\$756,920	\$76,494	\$833,414
Shares matured during the year.....	\$15,011	\$4,660,768	\$4,675,779
Operating expenses for the year, paid.....	\$49,680	\$446,617	\$496,297
Operating expenses for the year, unpaid.....	\$31	\$1,088	\$1,119
Amount of mortgages on property in this State.....	\$1,925,942	\$69,329,756	\$71,255,698
Amount of mortgage loans on farm property.....	.....	\$1,351,397	\$1,351,397
Number of foreclosures commenced in 1917.....	39	223	262
Number of foreclosures completed in 1917.....	13	130	143
Number of parcels of real estate acquired in 1917 by			
foreclosure or settlement of loans.....	19	112	131

* Eighteen associations did not report in regard to these items.

ITEMS OF SPECIAL INTEREST

While the total reported assets of all the associations of the State were \$86,072,829, an increase of \$6,442,948, the assets of the local associations amounted to \$82,393,412, an increase of \$6,390,741, or 8.4 per centum. The membership of all the associations of the State was 199,571, a decrease of 743, while the membership of the local associations decreased 1,873, leaving a total membership in the local associations of 192,244.

The female shareholders constituted nearly one-third of the membership of these associations, there being 66,006 female shareholders, holding 499,476 shares. Eighteen of the associations, moreover, did not report the number of female shareholders. The local associations paid over \$670,000 more to the holders of matured shares than during the previous year, the total amount so paid them being \$4,673,756. The total amount paid to the holders of matured shares by all the associations was \$4,688,167.

The extent to which these associations are used as a matter of temporary accommodation or their shareholders find themselves

unable to carry their shares to maturity, is indicated by the amount of withdrawals paid. The total withdrawals paid during the year amounted to \$15,746,205, of which amount \$15,624,698 was paid by the local associations. This is \$2,322,958 more than was paid during the preceding year.

Cash dividends were also paid to members to the amount of \$359,412, making total payments to members during the year of \$20,793,784, or more than one-fourth of the total resources of the associations at the beginning of the year.

The associations had cash on hand at the end of the year amounting to \$2,878,357. The amount of money borrowed by them, however, at the close of the year amounted to \$1,999,100, an increase of \$700,000. It is believed that this increase is largely due to their endeavors to participate as fully as possible in the placing of Liberty Loan bonds, either by direct investment and sale or by the issue of national defense savings shares. Savings and loan associations either for themselves or their patrons subscribed for Liberty Loan bonds to the amount of \$3,140,400.

One of the gratifying features of their reports is the continued increase in the guaranty funds of the local associations, consisting of the amounts set aside each year to meet unforeseen losses. The guaranty funds of the various local associations at the close of the year amounted to \$2,310,012. The undivided profits of the local associations at the close of the year amounted to \$1,415,465, giving them an aggregate surplus of \$3,725,477, or nearly 5 per centum of all the dues and dividends credited to members, an increase during the year of \$326,368.

The total surplus of all the associations of the State, including nationals, was \$4,024,560, or 5.14 per centum of the various amounts credited to their members.

EARNINGS, EXPENSES AND DIVIDENDS

There is sufficient uniformity at the present time in the business methods of the various savings and loan associations of the State so that, while to some extent an approximation, the principal items of profit and loss can be inserted under general headings. The following table gives as nearly as is practicable the earnings and expenses of the two classes of associations, together with totals:

EARNINGS	Nationals	Locals	Totals
Fees received.....	\$357	\$36,115	\$36,472
Fines received.....	183	38,777	38,960
Interest received.....	97,847	4,171,233	4,269,080
Premiums received.....	16,442	278,056	294,498
Rent received.....	62,587	75,992	138,579
Dividends forfeited.....	1,047	65,138	66,185
Totals.....	\$178,463	\$4,665,311	\$4,843,774
EXPENSES			
Paid interest on borrowed money and prior mortgages.....	\$17,002	\$109,946	\$126,948
Paid salaries and clerk hire.....	24,719	318,597	343,316
Paid advertising, printing and postage.....	5,296	40,358	45,654
Paid rent.....	8,236	38,719	46,955
Paid repairs to real estate.....	16,963	32,296	49,259
Paid taxes, insurance, etc.....	26,011	52,003	78,014
Miscellaneous operating expenses.....	11,460	50,031	61,491
Totals.....	\$109,687	\$641,950	\$751,637
Net earnings.....	\$68,776	\$4,023,361	\$4,092,137

The total net earnings of all the associations of the State, according to this table, appear to have been \$4,092,137, of which amount \$4,023,361 was reported by the local associations. The dues and dividends credited to the members of these associations on the first of the preceding year amounted to \$70,338,225, so that earnings were at the rate of over 5.7 per centum per annum.

The rate of dividends paid by 238 local associations upon their installment shares averaged five and three-eighths per centum, while 127 of these associations paid dividends on other classes of shares averaging four and one-half per centum per annum.

The two national associations still engaged in active business credited dividends upon their regular installment shares at the rate of six per centum per annum and paid dividends on other classes of shares at the average rate of five and five-eighths per centum per annum.

The operating expenses, or expenses of management, of the local associations during the year amounted to \$447,705, or substantially \$6.36 for each thousand dollars of accumulated capital, while the operating expenses of all the associations, including nationals, amounted to \$497,416, or \$6.78 for each thousand dollars of accumulated capital.

Upon the basis of resources, the economy exercised would be even more apparent, as the operating expenses of all the associations of the State would be \$5.77 for each thousand dollars of reported resources and for the local associations \$5.43.

LAND BANK OF THE STATE OF NEW YORK

In considering the total resources of the savings and loan system, there can very well be added the assets of the Land Bank of the State of New York, which amounted at the close of business on the thirty-first day of December, 1917, to over three-quarters of a million of dollars, an increase of nearly \$300,000 during the year.

This institution was designed to be a central institution for the savings and loan associations of the State. It constitutes, to some extent, a clearing house for the operations of its members and bears about the same relation to them that the Federal Reserve Bank bears to its member banks. Its purpose is to furnish member associations with funds at a comparatively low rate of interest and to make liquid, to as great a degree as is possible, the land values of the State whether the lands are located in farming sections or in cities. But, as has already been noted, from lack of understanding of the opportunities presented or for other reasons, none of the co-operative systems of the State which have thus far been developed have become popular among farmers and even the savings and loan associations of the State already organized have quite largely failed to avail themselves of the advantages offered by membership in this institution. Every association of the State is eligible for membership, but, through the injection of politics, the Land Bank was nearly wrecked at the time of its organization, and the prejudices then created have never been entirely removed. It must be admitted, moreover, that present conditions are hardly suitable for its rapid growth and the development of the ideas underlying its organization. It is perhaps indicative of its real merits that it has made as much progress as it has and at some future time it may fully realize the expectations of its founders. Its growth does not appear to compare unfavorably with that of the Farm Land Banks practically organized and supported by the National Government. The following table gives the names

and locations of the associations which are members of the Land Bank at the present time:

Members Associations of the Land Bank of the State of New York

NAME	LOCATION
American Co-operative Savings and Loan Association.....	New York.
Atlantic Savings and Loan Association.....	Brooklyn.
Bank Clerks' Co-operative Building and Loan Association of New York City.....	New York.
Bankers' Loan and Investment Company.....	New York.
Bay Ridge Savings and Loan Association.....	Brooklyn.
Bedford Co-operative Building-Loan Association.....	Brooklyn.
Brooklyn Mutual Building and Loan Association.....	Brooklyn.
Building and Loan Association of Newburgh, N. Y., The.....	Newburgh.
Bushwick Co-operative Building and Loan Association.....	Brooklyn.
Catskill Savings and Loan Association.....	Catskill.
Chenango Co-operative Savings and Loan Association of Nor- wich, N. Y., The.....	Norwich.
Co-operative Building Bank, The.....	New York.
Co-operative Savings and Loan Association of New York.....	New York.
Corning Co-operative Savings and Loan Association.....	Corning.
Dime Building and Loan Association, The.....	Oswego.
Dime Savings and Loan Association.....	Cortland.
East Brooklyn Savings and Loan Association.....	Brooklyn.
East New York Savings and Loan Association.....	Brooklyn.
Equitable Co-operative Building and Loan Association.....	Brooklyn.
First Farmers' Savings and Loan Association.....	Woodridge.
Franklin Society for Home Building and Savings, The.....	New York.
Geneva Permanent Loan and Savings Association.....	Geneva.
German-American Building and Loan Association of the City of New York, The.....	New York.
Gouverneur Savings and Loan Association.....	Gouverneur.
Hamilton Savings and Loan Association.....	Brooklyn.
Home Building and Loan Association of.....	Spring Valley.
Homestead Loan Association.....	Rochester.
Manhattan Savings and Loan Association.....	New York.
Mechanicville Co-operative Savings and Loan Association.....	Mechanicville.
Model Building and Loan Association of Brooklyn, N. Y., The.....	Brooklyn.
New Rochelle Co-operative Building and Loan Association.....	New Rochelle.
New York Edison Savings and Loan Association, The.....	New York.
Niagara Permanent Savings and Loan Association, The.....	Niagara Falls.
North Shore Building, Loan and Savings Association.....	Port Richmond.
Ogdensburg Savings and Loan Association.....	Ogdensburg.
Oriskany Falls Co-operative Savings and Loan Association.....	Oriskany Falls.
Pioneer Building-Loan and Savings Association of Troy, The...	Troy.
Polish-American Co-operative Savings and Loan Association...	Brooklyn.
Polish Savings and Loan Association of Richmond County, N.Y., The.....	Port Richmond.
Prudential Savings and Loan Association.....	West New Brighton.
Queens County Co-operative Savings and Loan Association....	Jamaica.
Rockaway Savings and Loan Association.....	Rockaway Park.
Saugerties Co-operative Savings and Loan Association, The...	Saugerties.
Serial Building, Loan and Savings Institution.....	New York.
South Brooklyn Savings and Loan Association.....	Brooklyn.
South Shore Savings and Loan Association.....	New Dorp.
Walton Co-operative Savings and Loan Association, The.....	Walton.
Westerleigh Building, Loan and Savings Association.....	West New Brighton.

The Land Bank has a capital of \$103,000, a surplus of \$5,425 and total resources of \$757,932.

It seems quite probable that, even during this period of high interest rates when the operations of all financial institutions are restricted by the enormous demands that are being made upon the financial resources of the country by the National Government, membership in this institution will prove valuable and the Land Bank may be able to demonstrate its usefulness.

CREDIT UNIONS

A credit union is the latest form of co-operative financial institution authorized by the laws of this State. The statute relating to credit unions is based partially upon the forms of co-operative finance existing in other countries and states and partially upon the experience of the savings and loan associations of this State. Credit unions were intended to enable wage-earners generally, by pooling their resources and their credit, to obtain small loans at reasonable rates and to assist farmers by the same means in procuring funds for productive purposes upon their personal credit. Although the formation of war savings societies and the sale of war savings certificates and war savings stamps will, in my judgment, affect to a considerable extent the business of these small institutions and will possibly prevent for a time their rapid growth, eleven credit unions were organized during the year 1917.

NEW CREDIT UNIONS

The following table gives the names and locations of the credit unions organized during the year, the dates on which their organization certificates were approved and the dates on which their authorization certificates were issued:

NAME	Location	Certificate approved	Date of authorization
New York Life Employees' Credit Union.....	New York....	Jan. 12, 1917	Jan. 17, 1917
Austrian Hungarian Credit Union.....	Brooklyn....	Nov. 14, 1916	Jan. 24, 1917
American Mutual Credit Union.....	New York....	Feb. 19, 1916	Mar. 22, 1917
Star Credit Union.....	Rochester....	April 25, 1917	May 9, 1917
Riverside Businessmen Credit Union of New York City.....	New York....	April 25, 1917	May 3, 1917
Jewish Farmers Co-operative Credit Union of Mountaindale, New York.....	Mountaindale.	Mar. 24, 1917	May 9, 1917
The Tribune Credit Union, Inc.....	New York....	April 13, 1917	June 7, 1917
Metals Credit Union.....	New York....	June 11, 1917	June 18, 1917
Honler Credit Union.....	New York....	June 22, 1917	July 17, 1917
Japanese Credit Union.....	New York....	June 11, 1917	June 23, 1917
Madison Avenue Credit Union.....	New York....	May 23, 1917	Sept. 27, 1917

The Japanese Credit Union did not begin business within the time limited and its corporate existence has been forfeited.

SUMMARY OF RESOURCES AND LIABILITIES

The following table contains a summary statement of the resources and liabilities of the credit unions of the State at the close of business on the thirty-first day of December, 1917, as reported to this department:

<i>Resources</i>	
Loans to members	\$319,869
Bonds	68,428
Shares of other credit unions	20
Cash on hand and in bank	74,205
Interest on loans due and accrued	1,857
Other assets	988
Totals	<u>\$465,367</u>
<i>Liabilities</i>	
Shares, fully paid	\$308,735
Shares, installment	23,774
Unpaid dividends credited on shares	272
Amount due members for deposits	53,633
Borrowed money	16,610
Guaranty fund	13,266
Undivided profits	16,637
Interest accrued on deposits	157
Interest accrued on borrowed money	7
Other liabilities	32,276
Totals	<u>\$465,367</u>

Although the law authorizing the organization of credit unions has only been in existence a short time, thirty-nine credit unions are now engaged in business in this State and, as appears by the foregoing table, they have accumulated total resources of \$465,367.

The greatest difficulty that has been found in connection with the organization and operation of credit unions is the fact that they have been incorporated largely by people of such limited business experience that it has been hard to find capable officers, and especially secretaries with sufficient knowledge of bookkeeping methods to enable them to keep their records correctly or even to make proper reports to this department. This trouble has been encountered, notwithstanding the thoroughness with which applications for authorization have been investigated

and so much care has been exercised that eleven applications for the authorization of credit unions were refused during the year.

CONCLUSION

The law relating to savings and loan associations, the Land Bank of the State of New York and credit unions will be printed in the appendix to this report. The appendix will also contain in slightly abbreviated form, the reports of all these corporations, together with summary statements of their resources and liabilities and, where reported, their receipts and disbursements. It will also contain a table giving the names, locations, dates of organization and dates of liquidation, if closed, of all savings and loan associations which have at any time reported to this department.

Respectfully submitted,

GEORGE I. SKINNER,

Superintendent of Banks.

APPENDIX

LIST
OF
Savings and Loan Associations

**That have Reported to the Banking Department or have been Organized or Authorized
under the Banking Law**

From 1875 to 1917

Including Building Lot Associations

NOTE.— The associations whose names are printed in **SMALL CAPS** closed before 1890.

The associations whose names are printed in *Italics* closed after 1890.

The associations whose names are printed in **Roman** are in existence at this date, January 1, 1918.

LIST OF SAVINGS AND LOAN ASSOCIATIONS

NAMES OF ASSOCIATIONS.		Location.	Organised.	First report for year.	Closed.
N. Y.	Albany	Albany	Oct. 11, 1892	1892	.....
	Albany	Albany	Nov. 5, 1898	1898	*1898
	Albany	Albany	Dec., 1890	1891	*1892
	Albany	Albany	Feb. 16, 1891	1891	.....
	Albany	Albany	Feb. 16, 1891	1891	.....
	Albany	Albany	.....	1876	*1876
	Albany	Albany	May 7, 1888	1888	Feb. 28, 1913
	Albany	Albany	Dec. 31, 1888	1889	.....
	Albany	Albany	Jan. 29, 1889	1890	.....
	Albany	Albany	.....	1875	*1875
	Albany	Albany	.....	1875	*1876
	Albany	Albany	.....	1875	*1876
	Albany	Albany	.....	1875	*1877
	Albany	Albany	.....	1875	*1877
	Albany	Albany	July 15, 1890	1890	***Oct. 11, 1905
	Albany	Voorheesville	May 19, 1913	1913	.....
	Albany	Albany	Feb. 4, 1889	1890	.....
	Alfred	Alfred	April 9, 1884	1889	.....
	New York	New York	June 8, 1888	1888	.....
	New York	New York	Aug. 13, 1889	1889	Mar. 9, 1917
Association	New York	New York	Mar., 1888	1890	.....
	New York	New York	April 19, 1888	1888	.....
	New York	New York	May, 1884	1889	.....
	Binghamton	Binghamton	May 22, 1891	1891	.....
	Binghamton	Binghamton	Mar. 15, 1875	1875	*1881
	Binghamton	Binghamton	April 2, 1886	1887	.....
	Deposit	Deposit	Mar. 1, 1894	.....	1894
	Binghamton	Binghamton	June 24, 1889	1889	.....
	Gowanda	Gowanda	Oct. 5, 1889	1890	.....
	Olean	Olean	Feb. 1, 1892	1892	.....
Salamance	Salamance	Salamance	Sept., 1882	1884	.....
	Jamestown	Jamestown	Nov. 1, 1881	1881	.....
	Jamestown	Jamestown	May 13, 1891	1891	1895
	Dunkirk	Dunkirk	April 1, 1889	1890	1902
	Jamestown	Jamestown	Nov. 22, 1881	1884	.....
	Jamestown	Jamestown	Nov. 22, 1881	1884	1901
	Jamestown	Jamestown	Nov. 22, 1881	1884	*1894
	Jamestown	Jamestown	Nov. 22, 1881	1884	.....
	Jamestown	Jamestown	Nov. 22, 1881	1884	.....
	Jamestown	Jamestown	Nov. 22, 1881	1884	.....
VTY.	Gowanda	Gowanda	Oct. 5, 1889	1890	.....
	Olean	Olean	Feb. 1, 1892	1892	.....
	Salamance	Salamance	Sept., 1882	1884	.....
	Jamestown	Jamestown	Nov. 1, 1881	1881	.....
	Jamestown	Jamestown	May 13, 1891	1891	.....
	Dunkirk	Dunkirk	April 1, 1889	1890	.....
	Jamestown	Jamestown	Nov. 22, 1881	1884	.....
	Jamestown	Jamestown	Nov. 22, 1881	1884	.....
	Jamestown	Jamestown	Nov. 22, 1881	1884	.....
	Jamestown	Jamestown	Nov. 22, 1881	1884	.....
COUNTY.	Albany	Albany	Oct. 11, 1892	1892	.....
	Albany	Albany	Nov. 5, 1898	1898	.....
	Albany	Albany	Dec., 1890	1891	.....
	Albany	Albany	Feb. 16, 1891	1891	.....
	Albany	Albany	Feb. 16, 1891	1891	.....
	Albany	Albany	.....	1876	.....
	Albany	Albany	May 7, 1888	1888	.....
	Albany	Albany	Dec. 31, 1888	1889	.....
	Albany	Albany	Jan. 29, 1889	1890	.....
	Albany	Albany	.....	1875	.....

[illegible]

* The last report received was for that year.
† Consolidated with West End town Permanent Loan and Building Society.
‡ Reorganised as Jan 1900
§ Reorganised as Jan 1900
¶ Formerly Albert Savings and Aid Association.
** Consolidated with Prince Albert Permanent Savings and Loan Association.
*** Receiver appointed.
†† Formerly James & Co.
‡‡ Formerly James & Co.
§§ Formerly Amherst Savings and Loan Association March 19, 1896.
||| Taken possession of by a Co-operative Bank.

* The last report received was for that year.

† Consolidated with West End town Permanent Loan and Building Society in 1900. Reorganised as Janberst Savings and Aid Association, 1906. Superintendent of Banks.

LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued).

NAMES OF ASSOCIATIONS	Location.	Organized.	First report for year.	Closed.
.....	Buffalo.....	1890	1890	*1893
.....	Buffalo.....	June 21, 1887	1890	1892
.....	Buffalo.....	Feb. 20, 1881	1890	Feb. 24, 1912
.....	Buffalo.....	April 12, 1879	1890	1896
.....	Buffalo.....	.....	1875	*1875
.....	Buffalo.....	.....	1875	*1875
.....	Buffalo.....	Mar 31, 1893	1893	†1901
.....	Buffalo.....	Jan. 28, 1890	1890	*1890
.....	Buffalo.....	Aug 10, 1904	1904	May 22, 1908
.....	Buffalo.....	Feb. 9, 1874	1875	*1875
.....	Buffalo.....	April, 1898	1890	July 25, 1894
.....	Buffalo.....	May 22, 1880	1880	.....
.....	Buffalo.....	Feb. 22, 1876	1876	*1877
.....	Buffalo.....	.....	1876	*1878
.....	Buffalo.....	June 6, 1890	1890	1892
.....	Buffalo.....	July 1, 1885	1890	1897
.....	Buffalo.....	.....	1875	*1875
.....	Buffalo.....	May 31, 1897	1890	*1892
.....	Buffalo.....	.....	1877	*1878
.....	Buffalo.....	.....	1890	†1892
.....	Buffalo.....	Aug. 4, 1884	1890	Dec. 17, 1894
.....	Buffalo.....	Sept. 3, 1878	1878	*1870
.....	Buffalo.....	Nov. 24, 1891	1892	1894
.....	Buffalo.....	Mar. 2, 1891	1891	*1892
.....	Buffalo.....	April 12, 1878	1878	.....
.....	Buffalo.....	.....	1878	*1878
.....	Buffalo.....	.....	1877	*1877
.....	Buffalo.....	.....	1875	*1875
.....	Buffalo.....	May, 1870	1890	1891
.....	Buffalo.....	.....	1875	*1878
.....	Buffalo.....	.....	1890	1897
.....	Buffalo.....	Feb. 3, 1890	1890	Dec. 1, 1905
.....	Buffalo.....	April 30, 1890	1890	*1892
.....	Buffalo.....	.....	1875	*1877
.....	Buffalo.....	.....	1876	*1870
.....	Buffalo.....	Sept. 7, 1876	1875	*1875
.....	Buffalo.....	May 1, 1894	.....	1895
.....	Buffalo.....	Mar 22, 1897	.....	1897
.....	Buffalo.....	Aug 4, 1899	1875	*1875
.....	Buffalo.....	April 1, 1876	1876	*1880
.....	Buffalo.....	Oct. 4, 1870	1875	*1876
.....	Buffalo.....	May 24, 1873	1875	*1877
COLUMBIA SAVINGS AND AID ASSOCIATION, No. 2.	.....	.....	.....	.....
COLUMBIA SAVINGS AND AID ASSOCIATION.	.....	.....	.....	.....
Commercial Savings and Loan Association	.....	.....	.....	.....
Concordia Building and Loan Company	.....	.....	.....	.....
CONCORDIA SAVINGS AND AID ASSOCIATION	.....	.....	.....	.....
CONCORDIA SAVINGS AND AID ASSOCIATION OF BUFFALO.	.....	.....	.....	.....
CONCORDIA SAVINGS AND AID ASSOCIATION, No. 2.	.....	.....	.....	.....
CONCORDIA SAVINGS AND AID ASSOCIATION, No. 3	.....	.....	.....	.....

LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued)

NAME OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
ERIE COUNTY — (Continued). <i>Genesee Permanent Dime Savings and Loan Association.</i> GENESEE SAVINGS AND LOAN ASSOCIATION				
No. 2	Buffalo.	Mar. 20, 1890	1890	||| 1894
No. 3	Buffalo.	Mar. 14, 1871	1875	* 1876
No. 4	Buffalo.	Oct. 26, 1914	1914	* 1878
No. 5	Buffalo.	June 5, 1873	1875	* 1875
No. 6	Buffalo.	June 1, 1869	1875	* 1876
No. 7	Buffalo.	May 8, 1876	1892	1893
No. 8	Buffalo.	July 1, 1890	1890	1892
No. 9	Buffalo.	Oct. 1, 1890	1890	* 1892
No. 10	Buffalo.	Oct. 1, 1890	1892	1895
No. 11	Buffalo.	Aug. 4, 1898	1898	1895
No. 12	Buffalo.	May 13, 1878	1891	* 1875
No. 13	Buffalo.	July 6, 1869	1875	* 1875
No. 14	Buffalo.	June 1, 1890	1892	* 1894
No. 15	Buffalo.	Jan. 13, 1890	1876	* 1878
No. 16	Buffalo.	Jan. 1, 1896	1890	* 1898
No. 17	Buffalo.	May 28, 1888	1890	* 1898
No. 18	Buffalo.	Jan. 7, 1889	1889	* 1893
No. 19	Buffalo.	Jan. 1, 1890	1890	* 1878
No. 20	Hamburg.	Feb. 5, 1873	1875	* 1878
No. 21	Buffalo.	May 7, 1885	1890	* 1876
No. 22	Buffalo.	Sept. 16, 1882	1890	* 1896
No. 23	Buffalo.	Oct. 6, 1870	1875	* 1876
No. 24	Buffalo.	June 4, 1890	1890	Feb. 27, 1912
No. 25	Buffalo.	Jan. 31, 1884	1890	1894
No. 26	Buffalo.	May 1, 1890	1890	May 2, 1896
No. 27	Buffalo.	May 5, 1890	1890	1893
No. 28	Buffalo.	May 28, 1883	1890	* 1875
No. 29	Buffalo.	Feb. 19, 1881	1875	* 1877
No. 30	Buffalo.	June 24, 1891	1892	* 1877
No. 31	Buffalo.	July 21, 1875	1876	* 1877
No. 32	Buffalo.	April 4, 1884	1885	* 1877
No. 33	Buffalo.	Sept. 30, 1890	1890	* 1877
No. 34	Buffalo.	Dec 24, 1914	1915	* 1877
No. 35	Buffalo.	.....	1877	* 1877
JEFFERSON AND CLINTON LOAN AND ACCUMULATING FUND ASSOCIATION.				

LIST OF ASSOCIATIONS

Association.	Location.	Year.
WORKINGMEN'S SAVINGS AND LOAN FUND ASSOCIATION.	Buffalo	1890
	Buffalo	1890
	Buffalo	1892
	Buffalo	1890
	Buffalo	1875
	Buffalo	1890
	Buffalo	1892
	Buffalo	1875
	Buffalo	1890
	Buffalo	1892
FRANKLIN COUNTY.	Buffalo	1890
	Buffalo	1890
	Buffalo	1892
	Buffalo	1890
	Buffalo	1875
	Buffalo	1890
	Buffalo	1892
	Buffalo	1875
	Buffalo	1890
	Buffalo	1892
SARANAC LAKE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.	Buffalo	1890
	Buffalo	1890
	Buffalo	1892
	Buffalo	1890
	Buffalo	1875
	Buffalo	1890
	Buffalo	1892
	Buffalo	1875
	Buffalo	1890
	Buffalo	1892
GREENE COUNTY.	Buffalo	1890
	Buffalo	1890
	Buffalo	1892
	Buffalo	1890
	Buffalo	1875
	Buffalo	1890
	Buffalo	1892
	Buffalo	1875
	Buffalo	1890
	Buffalo	1892

* The last report received was for that year.
 † Formerly Sycamore and Joliet Savings and Loan Association.
 ‡ All members not withdrawn were transferred to the Geneseo County Loan Association.
 § Consolidated Geneseo County Permanent Loan and Building Association, q. v.
 ¶ Formerly Mulberry Permanent Savings and Loan Association, No. 3, q. v.
 ** Name changed to Sycamore and Joliet Savings and Loan Association, April 1, 1911.

LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued).

NAMES OF ASSOCIATIONS.	Location.	Organised.	First report for year.	Closed.
.....	Dolgeville.....	Oct. 13, 1891	1892	1890
.....	Frankfort.....	Dec. 12, 1911	1911	1902
.....	Herkimer.....	July 1, 1898	1898	1901
.....	Ilion.....	Oct. 3, 1888	1890	.....
.....	Little Falls.....	July 11, 1913	1913	.....
.....	Carthage.....	March, 1890	1890	.....
.....	Clayton.....	April 21, 1900	1900	.....
.....	Watertown.....	Dec. 19, 1887	1888	.....
.....	Brooklyn.....	Sept. 25, 1893	1893	July 13, 1911
.....	Brooklyn.....	April 25, 1894	1894	May 31, 1894
.....	Brooklyn.....	May 14, 1888	1888	.....
.....	Brooklyn.....	April 25, 1894	1894	.....
.....	Brooklyn.....	.....	.....	.....
.....	Brooklyn.....	Jan. 1888	1888	.....
.....	Brooklyn.....	June 16, 1893	1893	.....
.....	Brooklyn.....	Nov. 16, 1885	1885	.....
.....	Brooklyn.....	Mar. 2, 1887	1887	.....
.....	Brooklyn.....	Jan. 16, 1883	1883	.....
.....	Bath Beach.....	July 27, 1888	1888	.....
.....	Brooklyn.....	Nov. 18, 1889	1889	.....
.....	Brooklyn.....	May 3, 1888	1888	.....
.....	Brooklyn.....	June 30, 1891	1891	.....
.....	Brooklyn.....	April 26, 1885	1885	.....
.....	Brooklyn.....	Sept. 20, 1892	1892	.....
.....	Brooklyn.....	May 10, 1899	1899	.....
.....	Brooklyn.....	June 4, 1888	1888	.....
.....	Brooklyn.....	June 26, 1894	1894	.....
.....	Brooklyn.....	Dec. 19, 1889	1889	.....
.....	Brooklyn.....	Dec. 19, 1889	1889	.....
.....	Brooklyn.....	Feb. 21, 1889	1889	.....
.....	Brooklyn.....	July 19, 1889	1889	.....
.....	Brooklyn.....	July 22, 1895	1895	.....
.....	Brooklyn.....	June 10, 1897	1897	.....
.....	Brooklyn.....	Oct. 2, 1888	1888	.....
.....	Brooklyn.....	Sept. 8, 1886	1886	.....
.....	Brooklyn.....	Jan. 17, 1888	1888	.....
.....	Brooklyn.....	Aug. 18, 1904	1904	.....
.....	Brooklyn.....	May 27, 1889	1889	.....

.....	Brooklyn.....	Dec. 12, 1888	1888	.....	Mar. 6, 1909
.....	Brooklyn.....	Sept. 1, 1887	1889	.....	1905
.....	Brooklyn.....	Jan. 21, 1888	1890	.....	1901
.....	Brooklyn.....	Jan. 10, 1888	1888	.....	Feb. 2, 1906
.....	Brooklyn.....	Sept. 11, 1913	1913	.....	Nov. 6, 1911
.....	Brooklyn.....	Mar. 28, 1888	1890	.....	*1890
.....	Brooklyn.....	July, 1888	1889	.....	1899
.....	Brooklyn.....	Jan., 1882	1890	.....	Sept. 7, 1894
.....	Brooklyn.....	Oct., 1889	1890	.....	1902
.....	Brooklyn.....	June, 1889	1890	.....	††1901
.....	Brooklyn.....	Aug. 26, 1901	1890	.....	1898
.....	Brooklyn.....	May 13, 1893	1901	.....	1891
.....	Brooklyn.....	April 25, 1889	1893	.....	†††Sept. 2, 1910
.....	Brooklyn.....	Oct. 16, 1890	1890	.....	.....
.....	Brooklyn.....	July 30, 1896	1890	.....	.....
.....	Brooklyn.....	July 2, 1894	1896	.....	.....
.....	Brooklyn.....	Oct. 17, 1900	1900	.....	.....
.....	Brooklyn.....	May 19, 1890	1890	.....	.....
.....	Brooklyn.....	May 11, 1888	1888	.....	.....
.....	Brooklyn.....	July 20, 1897	1897	.....	.....
.....	Brooklyn.....	Mar. 28, 1887	1890	.....	.....
.....	Brooklyn.....	Mar. 27, 1896	1896	.....	.....
.....	Brooklyn.....	April 14, 1890	1890	.....	.....
.....	Brooklyn.....	May 18, 1896	1896	.....	.....
.....	Brooklyn.....	April 8, 1906	1906	.....	.....
.....	Lowville.....	Sept. 4, 1889	1890	.....	.....
.....	Danville.....	Jan. 16, 1888	1888	.....	.....
.....	Canastota.....	Feb. 9, 1889	1889	.....	.....
.....	Ononda.....	May 16, 1887	1887	.....	.....

MONROE COUNTY.

LIST OF ASSOCIATIONS

Rochester			June 8, 1896	1890
Fairport.			May 7, 1898	1890
Rochester.			Feb. 24, 1891	1891
Rochester.			May 21, 1899	1890
Rochester.			Sept. 23, 1890	1890
Rochester.			Sept. 7, 1871	1875
Rochester.				1875
Rochester.				*1877
Rochester.			May 20, 1872	*1875
Rochester.			Jan., 1893	1891
Rochester.				1875
Rochester.				1900
Rochester.			May 4, 1887	1888
Rochester.			April 8, 1888	1875
Rochester.			May 23, 1873	1890
Rochester.				1890
Rochester.			Aug. 20, 1897	1890
Rochester.			Mar. 27, 1891	1891
Rochester.			Sept. 17, 1887	1890
Rochester.			Mar. 5, 1891	1891
Rochester.			Aug., 1891	1891
Rochester.			Aug. 20, 1891	1890
Rochester.				1890
Rochester.				1890
Rochester.			May 24, 1895	1875
Rochester.			Mar. 14, 1871	1875
Rochester.				1890
Rochester.			Mar. 1, 1887	1890
Rochester.			May, 1888	1890
Rochester.			Nov. 14, 1889	1890
Rochester.				1890
Rochester.			Sept. 4, 1893	1890
Rochester.				1891
Rochester.			May 20, 1890	1890
Rochester.			Oct. 25, 1892	1890
Rochester.				1891
Rochester.			Jan. 1, 1886	1890
Rochester.			Mar. 30, 1910	1910
Rochester.			Oct. 13, 1881	1890
Rochester.			Oct. 20, 1891	1890
Rochester.			Nov. 2, 1885	1875
Rochester.			May 5, 1871	1875
Rochester.				1891
Rochester.			Oct. 9, 1890	1891
Rochester.			May 16, 1890	1890
Gates.				1875
Rochester.			June 29, 1871	1875
Rochester.			July 21, 1890	1891
Rochester.				1891
Rochester.			Feb. 5, 1889	1890

Lake Avenue Permanent Savings and Loan Association.
† Name changed to Empire Permanent Savings and Loan Association.
‡ Formerly Empire Permanent
Loan Association, &c. § Went into hands of receiver. ¶ Name changed to American Homestead Savings and Loan Association. || Name changed to

LIST OF ASSOCIATIONS

37

State Building and Loan Association	Rochester	May 19, 1883	1880	Feb. 7, 1900
STRASSBURGER BUILDING ASSOCIATION	Rochester	Feb. 24, 1880	1880	
STRASSBURGER SAVINGS AND LOAN ASSOCIATION	Rochester	Jan. 1, 1881	1881	1888
Streit Lot Association	Rochester	Jan. 27, 1880	1880	1892
	Rochester	May 24, 1886	1880	
	Rochester		1875	*1876
	Rochester		1882	1893
	Rochester	May 9, 1871	1875	*1875
	Rochester	May 20, 1886	1892	1896
	Rochester	April 30, 1884	1880	Nov. 11, 1900
	Rochester		1876	*1881
	Rochester		1877	*1877
	Rochester		1879	*1879
	Rochester		1882	Dec. 17, 1913
	Rochester	April 4, 1871	1875	*1875
	Rochester	Jan. 23, 1877	1877	*1877
	Rochester	Jan. 2, 1889	1884	Feb. 26, 1914
	Rochester	Nov. 1, 1872	1875	*1875
	Rochester	Nov. 23, 1872	1876	*1876
	Rochester	April 1, 1874	1875	*1875
	Rochester		1880	1893
	Rochester	Aug. 25, 1886	1890	*1895
	Rochester	May 17, 1881	1882	
	Rochester	April 1, 1883	1883	1888
	Rochester	April, 1886	1880	1894
	Rochester	Sept. 16, 1888	1890	1902
	Rochester	Dec. 2, 1890	1890	1901
	Rochester	Jan. 1, 1887	1890	1892
	Rochester	Mar. 17, 1891	1891	1894
	Rochester	Aug. 14, 1874	1875	*1876
	Rochester		1875	*1876
	Rochester	Aug. 11, 1891	1891	1894
	Rochester	June 16, 1887	1890	Dec. 22, 1903
	Rochester		1890	*1896
	Rochester		1875	*1875
	Rochester	July 13, 1886	1890	June 5, 1906
	Rochester		1890	1891
	Rochester	Jan. 7, 1872	1875	*1876
	Rochester	Feb. 11, 1896	1896	
	Rochester	Aug. 2, 1887	1890	April 1, 1909
	Rochester	May 18, 1886	1890	
	Rochester	Sept. 5, 1871	1875	*1878
	Rochester	Aug. 3, 1886	1890	
	Rochester	Oct. 12, 1887	1890	
	Rochester	Oct. 13, 1886	1890	1902

* Purchased by Rochester Savings and Loan Association.
 † Taken possession of and closed by Superintendent of Banks.
 ‡ Name changed to Rochester Savings and Loan Association by chap 441, L. 1894.
 § Formerly National Savings and Loan Association, § 2. || Receiver appointed.

Ward's Farm Dime Banking and Loan Association

* The last report received was for that year.

†† Receiver appointed March 7, 1903.

‡ Name changed to Knickerbocker Building Loan Company.

§ Formerly Fourth Ward Permanent Savings and Loan Association, § 2.

|| Receiver appointed.

††1902

1902

June 7 1902

New York

..

LIST OF SAVINGS AND LOAN ASSOCIATIONS -- (Continued).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
.....	New York.....	April 15, 1891	1891	.....
.....	New York.....	May 28, 1888	1888	Mar. 9, 1907
.....	New York.....	.....	1890	*1891
.....	New York.....	Jan. 30, 1894	1894	1903
.....	New York.....	May 10, 1888	1890	**c1898
.....	New York.....	April 20, 1909	1909	June 2, 1913
.....	New York.....	Sept. 6, 1887	1887	*1899
.....	New York.....	April 25, 1893	1893	June 29, 1912
.....	New York.....	.....	1890	.....
.....	New York.....	Feb. 16, 1894	1896	*b1903
.....	New York.....	July 1, 1890	1891	Oct. 3, 1906
.....	New York.....	April, 1890	1890	*a1905
.....	New York.....	April 10, 1890	1890	**c1893
.....	New York.....	April 10, 1890	1893	****a1894
.....	New York.....	Sept. 14, 1898	1899	.....
.....	New York.....	June 18, 1883	1890	May 20, 1911
.....	New York.....	April 16, 1903	.....	*1903
.....	New York.....	April 10, 1890	1894	*1898
.....	New York.....	April 27, 1882	1892	Nov. 23, 1905
.....	New York.....	Aug., 1887	1887	.....
.....	New York.....	Dec. 1, 1893	1893	*1901
.....	New York.....	June 10, 1913	1913	.....
.....	New York.....	April 3, 1890	1890	*1893
.....	New York.....	Oct. 9, 1899	1899	*1899
.....	New York.....	June 1, 1888	1888	.....
.....	New York.....	Feb. 22, 1888	1888	*1894
.....	New York.....	Dec. 31, 1888	1899	*1902
.....	New York.....	Mar. 14, 1888	1888	.....
.....	New York.....	Mar. 5, 1888	1888	Nov. 30, 1906
.....	New York.....	April 3, 1890	1895	*1900
.....	New York.....	Sept., 1899	1890	*1891
.....	New York.....	Sept. 17, 1890	1890	*1892
.....	New York.....	April 19, 1888	1888	July 12, 1912
.....	New York.....	Sept. 6, 1894	1896	July 12, 1911
.....	New York.....	May 23, 1906	.....	*1900
.....	New York.....	Aug. 13, 1900	.....	.....
.....	New York.....	Mar. 29, 1888	1889	.....
.....	New York.....	June 4, 1888	1888	*****1909
.....	New York.....	Jan., 1890	1890	1902
.....	New York.....	.....	1890	1891
.....	New York.....	Feb. 24, 1888	1888	.....

1. New York

1. New York

LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
City of New York.	New York.	April, 1891	1892	1898
	New York.	.....	1899	*1899
	New York.	.....	1892	†††1893
	New York.	April, 1891	1891	†††1892
	New York.	Jan. 20, 1885	1885	.....
	New York.	Dec. 31, 1891	1892	.....
	New York.	Dec., 1891	1892	.....
	New York.	Aug. 20, 1892	1892	1894
	New York.	Feb., 1888	1888	1894
	New York.	Mar. 22, 1911	1911	.....
	New York.	April 10, 1888	1888	.....
	New York.	June 19, 1888	1890	1897
	New York.	Sept., 1888	1890	||||**1902
	New York.	July 6, 1888	1889	.....
	New York.	Feb. 20, 1890	1890	||||1893
	New York.	Dec. 6, 1893	1896	†††Dec. 12, 1905
	New York.	Dec., 1889	1890	.....
	New York.	April 20, 1888	1889	Jan. 24, 1907
	New York.	Jan. 4, 1890	1889	Dec. 19, 1904
	New York.	Sept. 12, 1888	1889	.....
	New York.	Jan. 1, 1891	1892	†††1894
	New York.	Oct. 1, 1890	1890	Jan. 20, 1904
	New York.	Jan. 1, 1891	1891	*†1893
	New York.	Dec. 15, 1890	1891	*†May 1, 1893
	New York.	Dec. 15, 1890	1893	†††Jan. 5, 1905
	New York.	July 22, 1891	1891	Feb. 16, 1912
	New York.	Jan. 15, 1884	1894	Jan. 2, 1906
	New York.	May 20, 1896	1896	*1900
	New York.	Nov. 14, 1887	1888	.....
	New York.	Aug. 17, 1889	1890	.....
	New York.	Sept. 24, 1900	1900	1903
	New York.	Oct. 4, 1875	1875	*1875
North Tonawanda.	North Tonawanda.	Nov. 10, 1910	1910	.....
	North Tonawanda.	May 5, 1890	1890	.....
	Lockport.	Jan. 1, 1886	1890	.....
	Niagara Falls	Sept. 5, 1887	1888	.....
	Suspension Bridge	.....	1890	*1892
	North Tonawanda.	May 1, 1887	1889	Sept. 25, 1894
NIAGARA COUNTY.				
Niagara Permanent Savings and Loan Association.	.....	.....	.....	.....

North Tonawanda Aid and Savings Association.	.....	.....	.....	.....

ONEIDA COUNTY.

[illegible]

ONTARIO COUNTY.

Geneva Permanent Loan and Saving Association.....	Geneva.....	April 19, 1896
Universal Savings and Loan Company.....	Geneva.....	Mar., 1901
Nov. 18, 1903		

ORANGE COUNTY:

NAME	DATE	AMOUNT
Newburgh.....	May, 1896	1896
Port Jervis.....	Aug. 13, 1891	1891
Port Jervis.....	Aug. 13, 1872	1872
Port Jervis.....	.....	1873
Port Jervis.....	.....	1875
Goshen.....	Aug. 5, 1910	1910
Middletown.....	Dec., 1898	1898
Middletown.....	Sept. 23, 1873	1873
Port Jervis.....	July 1, 1874	1874
Port Jervis.....	.....	1875

MUTUAL BUILDING AND LOAN ASSOCIATION.

EXHIBIT A—FURNITURE

LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
ORANGE COUNTY — (Concluded).				
.....	Port Jervis .....	.....	1875	*1879
.....	Port Jervis	Aug. 2, 1875	1875	*1882
.....	Port Jervis	Aug. 13, 1886	1890	.....
.....	Port Jervis .....	.....	.....	.....
.....	Port Jervis	May 30, 1888	1875	†††
.....	Port Jervis	Aug. 1891	1892	.....
.....	Port Jervis	May 30, 1888	1875	.....
.....	Central Valley	April, 1890	1890	.....
.....	Middletown	Oct. 12, 1873	1875	*1876
.....	Monroe	Feb. 27, 1903	1903	.....
.....	Central Valley	Feb., 1889	1890	††1903
ORLEANS COUNTY.				
Medina Savings and Loan Association	Medina	Mar. 20, 1888	1888	.....
Orleans County Co-operative Savings and Loan Association	Albion	July 16, 1889	1899	.....
OSWEGO COUNTY.				
.....	Oswego	Mar. 5, 1890	1890	.....
.....	Oswego .....	.....	1894	*1896
.....	Oswego	Oct. 1, 1888	1888	.....
.....	Oswego	Aug. 4, 1874	1875	*1879
.....	Oswego	Feb. 1, 1888	1888	1893
.....	Oswego	Aug. 14, 1890	1890	.....
.....	Oswego	July 22, 1879	1879	*1883
.....	Oswego	July 6, 1873	1875	April, 1878
.....	Oswego	Feb. 20, 1884	1884	*1888
.....	Oswego	April 16, 1888	1888	April, 1892
.....	Oswego	Oct. 16, 1900	1903	.....
.....	Oswego	Aug. 1, 1890	1890	.....
OTSEGO COUNTY.				
Cooperstown Savings and Loan Association	Cooperstown	Dec. 20, 1917	.....	.....
Oneonta Building and Loan Association	Oneonta	April 27, 1888	1888	.....
QUEENS COUNTY.				
.....	Long Island City	Mar. 4, 1889	1890	*1902
.....	Long Island City	Jan. 4, 1897	1897	*Mar. 3, 1906
.....	Long Island City	Dec. 4, 1888	1889	.....
.....	Woodhaven	Aug. 14, 1889	1889	.....
.....	Flushing	Mar., 1898	1890	.....
.....	Long Island City	June, 1887	1887	.....
.....	Flushing	April 14, 1892	1893	.....
.....	Jamaica	May 22, 1888	1888	.....

LIST OF ASSOCIATIONS

Rockaway Savings and Loan Association.....	1914
Whitestone Co-operative Savings and Loan Association.....	1891
.....	1891
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LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Concluded).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
SARATOGA COUNTY.				
Mechanicville Co-operative Savings and Loan Association.	Mechanicville.....	April 25, 1906	1906	.....
Schenectady Building, Standard Co-operative S	Schenectady.....	April, 1899	1899	.....
	Y. the City of Schenectady.....	April 17, 1893	.....	1893
SENECA COUNTY.				
Seneca Building and Loan Association	Seneca Falls.....	April 1, 1893	1893	1893
	Avoca.....	Nov. 14, 1888	1890	Feb. 21, 1916
	Bath.....	Feb. 4, 1890	1890	.....
	Cohocton.....	Feb. 6, 1890	1890	.....
	Corning.....	May 14, 1899	1899	.....
	Hammondsport.....	May 12, 1916	1915	.....
	Hornell.....	Mar. 27, 1883	1883	.....
	Hornell.....	Jan. 18, 1906	1906	.....
	North Cohocton.....	April 1, 1891	1891	.....
	Wallace.....	Feb. 24, 1891	1891	.....
	Wayland.....	Jan. 20, 1888	1888	.....
	Amityville.....	Nov. 20, 1893	1893	.....
	Babylon.....	May 31, 1895	1895	.....
	Bayville.....	July 2, 1894	1894	Dec. 31, 1904
SULLIVAN COUNTY.				
First Farmers' Savings and Loan Association.	Centerville Station.....	Aug. 12, 1914	1914	.....
TIOGA COUNTY.				
Waverly Co-operative Savings and Loan Association.	Waverly.....	July 21, 1903	1903	.....
Waverly Mutual Loan Association	Waverly.....	April, 1876	1876	.....
TOMPKINS COUNTY.				
Groton Savings and Loan Association	Groton.....	July 18, 1914	1914	.....
Ithaca Savings and Loan Association.	Ithaca.....	May 17, 1915	1915	.....
Trumansburg Co-operative Savings and Loan Association	Trumansburg.....	April 30, 1907	1907	Aug. 25, 1909
ULSTER COUNTY.				
Home Co-operative Savings and Loan Association of the City of Kingston, Rondout, N. Y.	Rondout.....	July 5, 1889	1889	1891
Home-Seekers' Co-operative Savings and Loan Association of the City of Kingston, N. Y.	Rondout.....	July 21, 1891	1891	.....
Kingston Co-operative Savings and Loan Association	Kingston.....	Jan. 11, 1892	1892	.....

Saugerties Co-operative Savings and Loan Association (The)	Nov. 7, 1907	1907	.....
Wallkill Valley Savings and Loan Association	Sept. 3, 1913	1913	.....
WARREN COUNTY.			
Glens Falls Savings and Loan Association	Dec. 2, 1889	1890	.....
WASHINGTON COUNTY.			
Whitehall Co-operative Savings and Loan Association	Dec. 31, 1910	.....	.....
WAYNE COUNTY.			
Lyons Co-operative Savings and Loan Association	Mar. 31, 1909	1909	Mar. 9, 1911
Wayne Building, Loan and Accumulating Fund Association	Mar. 8, 1893	1893	Mar. 9, 1900
YONKERS.			
Yonkers	Jan. 10, 1897	1897	1898
White Plains	Mar. 17, 1903	1903	1895
Hastings-on-Hudson	June 13, 1901	1901	.....
Mount Vernon	June 17, 1897	1897	.....
Mamaroneck	Dec. 24, 1890	1890	.....
New Rochelle	Sept. 15, 1893	1890	.....
Pleasantville	Sept. 14, 1917	.....	1902
Yonkers	May 2, 1900	1900	.....
Peekskill	July 1, 1900	1890	.....
Tarrytown	April 9, 1890	1895	.....
Tuckahoe	May 1, 1890	1890	.....
White Plains	Dec. 4, 1915	1915	1901
White Plains	Feb. 28, 1890	1892	1893
Yonkers	Jan. 18, 1893	1893	.....
WYOMING COUNTY.			
Tenawanda Valley Co-operative Savings and Loan Association	May 14, 1907	1907	July 16, 1909
YATES COUNTY.			
Home Savings and Loan Association of Penn Yan	Jan. 27, 1900	1890	.....

DETAILED STATEMENT
OF THE CONDITION OF THE
Savings and Loan Associations
OF THE
STATE OF NEW YORK

January 1, 1918

AS COMPILED FROM REPORTS TO THE BANKING DEPARTMENT

These Associations Are Arranged Alphabetically by Counties

ALBANY COUNTY

ALBANY COUNTY SAVINGS AND LOAN ASSOCIATION

Nos. 309-313 South Pearl street, Albany, N. Y.

{Organized under Law of 1892. Commenced business 1892}

Officers	Names	Post-office addresses
President.....	R. B. ROCK.....	145 Dongan Avenue.
Secretary.....	GUY H. BENJAMIN.....	11 Delaware Terrace.
Treasurer.....	CHAS. F. KAHNLE.....	46 Bassett Street.
Attorney.....	LOUIS SILBERMAN.....	De Graaf Building.

ASSETS

Loans on bond and mortgage.....	\$221,370 41
Loans on shares.....	5,143 00
Real estate	20,523 00
Cash on hand and in bank.....	4,427 87
Furniture and fixtures.....	100 00
Advances for taxes, insurance, etc.....	8 00
	<hr/>
	\$251,572 28

LIABILITIES .

Due shareholders, dues	\$210,436 84
Due shareholders, dividends credited.....	16,227 56
Borrowed money	11,500 00
Undivided profits	5,993 41
Guaranty fund (as per section 392 of Banking Law).....	7,394 16
Suspended dues	20 31
	<hr/>
	\$251,572 28

RECEIPTS

Cash on hand January 1, 1917.....	\$3,397 02
Dues credited to members.....	106,563 18
Money borrowed	15,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	36,156 34
Loans on shares repaid.....	8,030 00
Real estate sold.....	2,297 00
Fees received	105 00
Fines received	224 08
Interest received	12,986 48
Rent received	1,156 00
Dividends retained on withdrawals.....	735 36
Advances repaid	850 59
Fire loss	1,050 05
Profit and loss	31 05
Telephone	20
	<hr/>
	\$188,582 35

DISBURSEMENTS

Loaned on mortgage	\$35,700 00
Loaned on shares.....	5,660 00
Dues repaid on withdrawal, or applied on loans.....	115,023 46
Dividends paid on withdrawal, or applied on loans.....	8,584 25
Paid borrowed money and prior mortgages.....	8,500 00
Paid interest on borrowed money and prior mortgages.....	327 09
Paid for real estate.....	3,820 00

Paid salaries and clerk-hire	\$2,908 67
Paid advertising, printing and postage.....	160 03
Paid repairs to real estate.....	340 68
Paid taxes, insurance, etc.....	1,165 25
Paid banking department, assessment.....	15 93
Officers' bonds	28 00
Advances for taxes, insurance, etc.....	36 00
State League dues.....	7 00
Fire loss	1,050 05
Telephone	55 55
Lights	44 40
Cleaning	99 14
Stationery	22 72
Fuel	155 00
Sundries	183 56
Miscellaneous	267 70
Cash on hand December 31, 1917.....	4,427 87
	<hr/>
	\$188,582 35

Plan, permanent. Par value of shares, \$100. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 7,192; shares issued during the year, 2,353; shares withdrawn during the year, 2,976; shares in force, 6,569. Borrowing members, 177, holding 1,978 shares; non-borrowing members, 839, holding 4,591 shares. Female shareholders, 598, holding 2,932 shares. Total dividends credited members during the year on instalment shares, \$7,336.25; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,876.52; rate 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,664.07. Unpaid none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Albany, Rensselaer and Schenectady counties, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$221,370.41. Two foreclosures during the year.

CENTRAL SAVINGS AND LOAN ASSOCIATION

No. 302 Central avenue, Albany, N. Y.

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	JOHN WAGNER.....	Albany, N. Y.
Secretary.....	FREDERICK W. COOK.....	Albany, N. Y.
Treasurer.....	FREDERICK G. MICHEL.....	Albany, N. Y.
Attorney.....	HOWARD HENDRICKSON.....	Albany, N. Y.

ASSETS

Loans on bond and mortgage.....	\$75,026 21
Loans on shares.....	175 00
Real estate	10,672 33
Cash on hand and in bank.....	738 66
Furniture and fixtures.....	300 00
Interest, premium, fees and fines due and unpaid.....	1,686 87
Advances for taxes, insurance, etc.....	236 89
	<hr/>
	\$88,835 96

LIABILITIES

Due shareholders, dues.....	\$64,911 43
Due shareholders, dividends credited.....	4,863 37
Balance to be paid borrowers on mortgage loans.....	300 00
Borrowed money	7,500 00
Undivided profits	7,361 16
Guaranty fund (as per section 392 of Banking law).....	3,900 00
	<hr/>
	\$88,835 96
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$2,852 85
Dues credited to members.....	23,362 74
Money borrowed	5,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	20,259 01
Loans on shares repaid.....	197 00
Fines received	106 45
Interest received	4,328 58
Premium received	2,168 57
Rent received	865 02
Dividends retained on withdrawals.....	337 94
Advances repaid	51 30
	<hr/>
	\$60,029 46
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$13,525 00
Loaned on shares.....	182 00
Dues repaid on withdrawal, or applied on loans.....	21,472 54
Paid matured shares.....	6,011 96
Dividends paid on withdrawal, or applied on loans.....	732 37
Cash dividends paid on income and accumulative prepaid shares	1,986 82
Paid borrowed money and prior mortgages.....	9,100 00
Paid interest on borrowed money and prior mortgages.....	602 75
Paid for real estate.....	3,202 64
Paid salaries and clerk-hire.....	1,141 10
Paid advertising, printing and postage.....	338 71
Paid rent	300 00
Paid repairs to real estate.....	428 72
Paid taxes, insurance, etc.....	165 69
Paid banking department, assessment.....	6 67
Advances for taxes, insurance, etc.....	93 83
Cash on hand December 31, 1917.....	738 66
	<hr/>
	\$60,029 46
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 15 cents weekly.

Shares in force January 1, 1917, 7,435; shares issued during the year, 1,416; shares withdrawn during the year, 1,092; shares in force, 7,759. Borrowing members, 61, holding 768 shares; non-borrowing members, 370, holding 6,991 shares. Female shareholders, 316, holding 3,034 shares. Total dividends credited members during the year on instalment shares, \$1,987.13; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,986.82; rate 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$6,011.96. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,779.81. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 5 cents per share per week.

Loans have been made in Albany, Columbia, Essex, Greene, Onondaga, Rensselaer, Saratoga, Schenectady and Schoharie counties, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$75,026.21. One foreclosure during the year.

PERMANENT SAVINGS AND LOAN ASSOCIATION OF ALBANY, N. Y.

No. 106 State street, Albany, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	HENRY SCHAFER.....	Albany, N. Y.
Secretary.....	CHAS. P. BRETT.....	Albany, N. Y.
Treasurer.....	STEPHEN L. FOSTER.....	Albany, N. Y.
Attorney.....	EDWARD W. RANKIN.....	Albany, N. Y.

ASSETS

Loans on bond and mortgage.....	\$236,800 00
Loans on shares.....	26,472 00
Real estate	5,243 79
Cash on hand and in bank.....	3,199 57
Advances for taxes, insurance, etc.....	18 75
Street improvement certificates.....	154 93
	<hr/>
	\$271,889 04
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$194,084 20
Due shareholders, dividends credited.....	25,064 72
Balance to be paid borrowers on mortgage loans.....	1,000 00
Borrowed money	23,000 00
Undivided profits	18,378 92
Guaranty fund (as per section 392 of Banking Law).....	10,361 20
	<hr/>
	\$271,889 04
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$3,661 26
Dues credited to members.....	87,869 52
Money borrowed	25,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	44,200 00
Loans on shares repaid.....	43,319 00
Fines received	353 83
Interest received	15,311 32
Rent received	719 00
Dividends retained on withdrawals.....	1,105 75
Advances repaid	12 50
Certificates repaid	45 40
Repairs to real estate repaid.....	8 00
	<hr/>
	\$221,605 58
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$58,350 00
Loaned on shares.....	43,090 00
Dues repaid on withdrawal, or applied on loans.....	66,130 13
Paid matured shares	22,531 32
Dividends paid on withdrawal, or applied on loans.....	3,513 26
Paid borrowed money and prior mortgages.....	17,000 00
Paid interest on borrowed money and prior mortgages.....	762 09
Paid for real estate.....	1,436 42
Paid salaries and clerk-hire.....	2,728 00
Paid advertising, printing and postage.....	603 42

ALBANY COUNTY

55

Paid rent	\$720 00
Paid repairs to real estate.....	99 28
Paid taxes, insurance, etc.....	209 01
Paid banking department, assessment.....	16 29
Officers' bonds	34 00
Advances for taxes, insurance, etc.....	31 25
Street improvement certificates.....	200 33
Cleaning office	78 00
Telephone	60 73
Light	20 64
Adjustment, roll book.....	50
Office sundries and supplies.....	91 04
Insurance	34 79
Expense of moving and furnishing new office.....	635 51
Commission	30 00
Cash on hand December 31, 1917.....	3,199 57
	<hr/>
	\$221,605 58
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Plan, permanent. Par value of shares, \$100. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 7,461; shares issued during the year, 2,436; shares withdrawn during the year, 2,532; shares in force, 7,365. Borrowing members, 253, holding 4,139 shares; non-borrowing members, 764, holding 3,226 shares. Female shareholders, 509, holding 2,529 shares. Total dividends credited members during the year on instalment shares, \$9,719.81; rate 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$22,531.32. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$5,036.13. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Albany, Columbia, Rensselaer and Saratoga counties, New York State. Largest mortgage loan outstanding, \$10,500. Mortgages in force in New York State, \$236,800. One foreclosure during the year.

THE SAFETY BUILDING-LOAN AND SAVINGS ASSOCIATION OF THE CITY OF ALBANY

No. 467 Broadway, Albany, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	FRANCIS J. KELLEHER.....	7 Providence Street.
Secretary.....	EDWARD J. B. MURRAY.....	300 Quail Street.
Treasurer.....	JOHN J. GALLOGLY.....	B'way and Arch Street.
Attorney.....	ANDREW G. SEELMAN.....	68 State Street.

ASSETS

Loans on bond and mortgage.....	\$327,500 00
Loans on shares.....	20,689 00
Stocks and bonds.....	12,975 00
Cash on hand and in bank.....	583 95
Furniture and fixtures.....	150 00
Instalments due and unpaid.....	2,089 00
Interest, premium, fees and fines due and unpaid.....	1,843 65
Advances for taxes, insurance, etc.....	698 09
Interest accrued not due.....	1,624 90
Fines accrued not due.....	36 50
	<hr/>
	\$368,190 09
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$280,746 50
Due shareholders, dividends credited.....	59,146 53
Borrowed money	9,500 00
Guaranty fund (as per section 392 of Banking Law).....	18,444 72
Dues paid in advance.....	240 75
Interest paid in advance.....	104 30
Personal account	7 29
	<hr/>
	\$368,190 09

RECEIPTS

Cash on hand January 1, 1917.....	\$625 17
Dues credited to members.....	79,306 75
Money borrowed	49,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	56,985 44
Loans on shares repaid.....	25,002 00
Fees received	77 02
Fines received	599 78
Interest received	20,723 18
Dividends retained on withdrawals.....	1,162 37
Advances repaid	125 83
Liberty loan members' credits.....	4,325 00
Fire loss	4,226 00
Insurance	4 50
Accrued interest	154 45
Depreciation, furniture and fixtures.....	50 00
Profit and loss.....	108 93
	<hr/>
	\$242,976 42

DISBURSEMENTS

Loaned on mortgage	\$42,535 44
Loaned on shares.....	22,448 00
Dues repaid on withdrawal, or applied on loans.....	44,057 00
Paid matured shares.....	44,800 00
Dividends paid on withdrawal, or applied on loans.....	4,287 32
Cash dividends paid on income and accumulative prepaid shares	1,646 74
Paid borrowed money and prior mortgages.....	58,000 00
Paid interest on borrowed money and prior mortgages.....	822 89
Paid salaries and clerk-hire.....	915 00
Paid advertising, printing and postage.....	119 88
Paid rent	250 08
Personal account	125 00
Paid banking department, assessment.....	22 90
Officers' bonds and insurance.....	35 03
Advances for taxes, insurance, etc.....	372 59
State League dues.....	8 00
Telephone	38 57
Light	9 00
New safe, moving and painting.....	127 00
Safe deposit box.....	5 00
Office supplies	33 58
Depreciation, furniture	50 00
Bonds purchased	17,454 45
Insurance, furniture	3 00
Fire losses	4,226 00
Cash on hand December 31, 1917.....	583 95
	<hr/>
	\$242,976 42

Plan, serial. Par value of shares, \$200. Instalments are 50 cents semi-monthly.

Shares in force January 1, 1917, 4,439; shares issued during the year, 618½; shares withdrawn during the year, 882½; shares in force, 4,175. Borrowing members, 259, holding 1,983½ shares; non-borrowing members, 326, holding 2,191½ shares. Female shareholders, 224, holding 1,364 shares. Total dividends credited members during the year on instalment shares, \$17,470.27; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,646.74; rate 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$44,800. Entrance fee, 25 cents per share; maximum fee \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,591.14. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Albany, Rensselaer and Schenectady counties, New York State. Largest mortgage loan outstanding, \$5,500. Mortgages in force in New York State, \$327,500. No foreclosures during the year.

VOORHEESVILLE SAVINGS AND LOAN ASSOCIATION

Voorheesville, N. Y.

[Organized under Law of 1910. Commenced business 1913]

Officers	Names	Post-office addresses
President.....	FREDERIC V. GRIESMAN.....	Voorheesville, N. Y.
Secretary.....	JOHN C. GUFFIN.....	Voorheesville, N. Y.
Treasurer.....	JOHN C. GUFFIN.....	Voorheesville, N. Y.
Attorney.....	S. J. DARING.....	Voorheesville, N. Y.

ASSETS

Loans on bond and mortgage.....	\$34,493 33
Cash on hand and in bank.....	788 05
Furniture and fixtures.....	12 00
	<hr/>
	\$35,293 38

LIABILITIES

Due shareholders, dues.....	\$32,172 35
Due shareholders, dividends credited.....	2,056 93
Undivided profits	822 41
Guaranty fund (as per section 392 of Banking Law).....	241 69
	<hr/>
	\$35,293 38

RECEIPTS

Cash on hand January 1, 1917.....	\$378 88
Dues credited to members.....	17,853 70
Money borrowed	2,350 00
Mortgages redeemed, foreclosed or transferred to real estate..	2,660 00
Fees received	25
Fines received	5 50
Interest received	1,778 95
Dividends retained on withdrawals.....	27 42
Shares transferred	55 54
	<hr/>
	\$25,110 24

DISBURSEMENTS

Loaned on mortgage.....	\$11,200 00
Dues repaid on withdrawal, or applied on loans.....	7,116 40
Dividends paid on withdrawal, or applied on loans.....	233 28

Paid borrowed money and prior mortgages.....	\$5,450 00
Paid interest on borrowed money and prior mortgages.....	157 85
Paid salaries and clerk-hire.....	111 00
Paid banking department, examination.....	26 32
Paid banking department, assessment.....	2 56
Officers' bonds	8 00
Supplies	16 78
Cash on hand December 31, 1917.....	788 05
	<hr/>
	\$25,110 24
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 767; shares issued during the year, 417; shares withdrawn during the year, 163; shares in force, 1,021. Borrowing members, 22, holding 319 shares; non-borrowing members, 73, holding 702 shares. Female shareholders, 20, holding 140 shares. Total dividends credited members during the year on instalment shares, \$706.96; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$416.46; rate 4 per cent. and 5 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$135.78. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Albany county, New York State. Largest mortgage loan outstanding, \$3,700. Mortgages in force in New York State, \$34,493.33. No foreclosures during the year.

WEST END SAVINGS AND LOAN ASSOCIATION

No. 854 Madison avenue, Albany, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	WILLIAM E. FOSKETT.....	22 No. Pine Avenue.
Secretary.....	THOMAS H. BELL.....	749 Myrtle Avenue.
Treasurer.....	C. A. HOLLENBECK.....	448 Hamilton Street.
Attorney.....	WALTER E. WARD.....	1024 Madison Avenue.

ASSETS

Loans on bond and mortgage.....	\$237,055 00
Loans on shares.....	250 00
Stocks and bonds.....	1,859 10
Real estate	25,448 10
Cash on hand and in bank.....	7,851 61
Interest, premium, fees and fines due and unpaid.....	762 11
	<hr/>
	\$273,225 92
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$200,574 03
Due shareholders, dividends credited.....	37,988 95
Borrowed money	5,000 00
Undivided profits	19,010 53
Guaranty fund (as per section 392 of Banking Law).....	9,500 00
Improvement to real estate, bill due.....	260 00
Balance due on Liberty bonds.....	40 00
Installments on account Liberty bonds.....	696 16
Interest paid in advance.....	156 25
	<hr/>
	\$273,225 92
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$17,185 00
Dues credited to members.....	97,080 94
Money borrowed	10,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	67,752 00
Loans on shares repaid.....	367 00
Fees received	58 50
Interest received	17,401 46
Rent received	2,122 00
Liberty bonds sold.....	1,047 10
Over deposit by treasurer.....	1 00
Profit and loss, special reserve account.....	230 20
Profit and loss, premium account.....	3,707 67

\$216,952 87

DISBURSEMENTS

Loaned on mortgage.....	\$50,410 00
Loaned on shares.....	617 00
Dues repaid on withdrawal, or applied on loans.....	122,930 27
Dividends paid on withdrawal, or applied on loans.....	12,844 45
Paid borrowed money and prior mortgages.....	5,000 00
Paid interest on borrowed money and prior mortgages.....	20 83
Paid for real estate.....	6,334 10
Paid salaries and clerk-hire.....	1,727 15
Paid advertising, printing and postage.....	122 81
Paid rent	373 50
Paid repairs to real estate.....	394 74
Paid taxes, insurance, etc.....	1,150 30
Paid banking department, assessment.....	18 11
Officers' bonds	45 70
State League dues.....	7 00
Auditors	500 00
Furniture	6 69
Commission, collecting rents.....	51 30
Foreclosure costs	276 25
Withdrawn from reserve fund.....	13 15
Transfer from reserve fund to profit and loss.....	230 20
Transfer from bonds and mortgages to profit and loss.....	150 00
Transfer from premium to profit and loss.....	3,707 67
Liberty bonds purchased.....	2,170 04
Cash on hand December 31, 1917.....	-7,851 61

\$216,952 87

Plan, permanent. Par value of shares, \$105. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 8,987; shares issued during the year, 1,378; shares withdrawn during the year, 1,571; shares in force, 8,794. Borrowing members, 161, holding 2,229 shares; non-borrowing members, 831, holding 6,565 shares. Female shareholders, 362, holding 3,251 shares. Total dividends credited members during the year on instalment shares, \$11,413.40; rate, 5 per cent.

No unpaid withdrawals. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,852.26. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 13 cents per share per week. No premium charged.

Loans have been made in Albany, Rensselaer and Schenectady counties, New York State. Largest mortgage loan outstanding, \$7,140. Mortgages in force in New York State, \$237,055. Three foreclosures during the year.

ALLEGANY COUNTY

ALFRED MUTUAL LOAN ASSOCIATION

No. 44 North Main street, Alfred, N. Y.

[Organized under Law of 1851. Commenced business 1884]

Officers	Names	Post-office addresses
President.....	F. A. CRUMB.....	Alfred, N. Y.
Secretary.....	E. P. SAUNDERS.....	Alfred, N. Y.
Treasurer.....	F. H. ELLIS.....	Alfred, N. Y.
Attorney.....	E. P. SAUNDERS.....	Alfred, N. Y.

ASSETS

Loans on bonds and mortgage.....	\$211,491 06
Loans on shares.....	11,750 00
Stocks and bonds.....	1,600 00
Contracts for the sale of real estate.....	5,228 43
Real estate.....	3,000 00
Cash on hand and in bank.....	110 34
Furniture and fixtures.....	316 78
Instalments due and unpaid.....	1,260 11
Interest, premiums, fees and fines due and unpaid.....	1,274 07
Advances for taxes, insurance, etc.....	47 64
Rent due and unpaid.....	35 50
Supplies on hand.....	60 00
	<hr/>
	\$236,173 93

LIABILITIES

Due shareholders, dues.....	\$176,001 50
Due shareholders, dividends credited.....	37,059 06
Balance to be paid borrowers on mortgage loans.....	100 00
Borrowed money.....	15,220 00
Undivided profits.....	1,882 94
Guaranty fund (as per section 392 of Banking Law).....	5,540 00
Application deposits.....	7 50
Instalment dues prepaid.....	261 68
Interest prepaid.....	21 13
Suspense account.....	80 12
	<hr/>
	\$236,173 93

RECEIPTS

Cash on hand January 1, 1917.....	\$408 61
Dues credited to members.....	53,175 15
Money borrowed.....	22,500 00
Mortgages redeemed, foreclosed or transferred to real estate.....	19,817 89
Loans on shares repaid.....	9,150 00
Fees received.....	2 50
Fines received.....	476 41
Interest received.....	13,023 53
Rent received.....	354 36
Dividends retained on withdrawals.....	259 17
Advances repaid.....	59 34
Application deposits.....	363 41
Real estate contracts.....	1,879 44
Suspense account.....	80 12
	<hr/>
	\$121,549 93

DISBURSEMENTS

Loaned on mortgage.....	\$53,900 00
Loaned on shares.....	9,600 00
Dues repaid on withdrawal, or applied on loans.....	13,868 50
Paid matured shares.....	20,100 00
Dividends paid on withdrawal, or applied on loans.....	1,852 54
Cash dividends paid on income and accumulative prepaid shares	263 22
Paid borrowed money and prior mortgages.....	17,850 00
Paid interest on borrowed money and prior mortgages.....	699 65
Paid salaries and clerk-hire	795 00
Paid advertising, printing and postage.....	293 15
Paid repairs to real estate.....	12 82
Paid taxes, insurance, etc.....	50 85
Paid banking department, examination.....	30 50
Paid banking department, assessment.....	12 97
Officers' bonds	16 00
Advances for taxes, insurance, etc.....	91 93
State league dues and expenses.....	16 55
Application deposits used or returned.....	385 91
Liberty bonds	1,600 00
Cash on hand December 31, 1917.....	110 34
	<hr/>
	\$121,549 93
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 2,805; shares issued during the year, 728¾; shares withdrawn during the year, 360½; shares in force, 3,173¼. Borrowing members, 163, holding 1,464½ shares; non-borrowing members, 337, holding 1,708¾ shares. Female shareholders, 220, holding 1,042¾ shares. Total dividends credited members during the year on instalment shares, \$11,591.40; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$263.22; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$20,100. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,120.70. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Allegany county, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$211,391.06. No foreclosures during the year.

BRONX COUNTY

EUREKA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

553 Courtland avenue, New York, N. Y.

[Organized under Law of 1887. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	JOHN L. BURGOYNE.....	295 East 139th Street.
Secretary.....	GEORGE A. SPENCER.....	247 Broadway.
Treasurer.....	J. H. HITTORFF.....	993 Jackson Avenue.
Attorney.....	JOHN DAVIS.....	68 William Street.

ASSETS

Loans on bond and mortgage.....	\$108,400 00
Loans on shares.....	5,935 00
Stocks and bonds.....	15,243 75
Cash on hand and in bank.....	181 32
Furniture and fixtures.....	100 00
	<hr/>
	\$129,860 07
	<hr/>

LIABILITIES

Due shareholders, dues	\$101,125 00
Due shareholders, dividends credited.....	15,643 00
Borrowed money	6,000 00
Undivided profits	3,349 47
Guaranty fund (as per section 392 of Banking Law)	2,624 60
Unearned or rebatable premium.....	1,118 00
	<hr/>
	\$129,860 07

RECEIPTS

Cash on hand January 1, 1917.....	\$16,413 98
Dues credited to members.....	27,240 00
Money borrowed	19,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	19,800 00
Loans on shares repaid.....	3,640 00
Fees received	12 00
Fines received	19 43
Interest received	6,658 63
Premium received	200 00
Dividends retained on withdrawals.....	453 87
Advances repaid	57 13
Interest on bank balance.....	264 30
Exchange	20
Cash over	2 00
	<hr/>
	\$93,761 54

DISBURSEMENTS

Loaned on mortgage.....	\$20,000 00
Loaned on shares.....	6,785 00
Dues repaid on withdrawal, or applied on bonds.....	15,225 00
Paid matured shares.....	20,209 67
Dividends paid on withdrawal, or applied on loans.....	1,967 80
Paid borrowed money and prior mortgages.....	13,000 00
Paid interest on borrowed money and prior mortgages.....	83 00
Paid salaries and clerk-hire.....	500 00
Paid advertising, printing and postage.....	161 88
Paid rent	165 00
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	8 54
Officers' bonds	16 00
State League dues.....	6 00
Bonds purchased	15,243 75
Attorney fees	12 50
Directors' fees	81 00
Revenue stamps	1 20
Interest and commission on bonds purchased.....	91 88
Cab hire	2 00
Interest rebated	50
Cash on hand December 31, 1917.....	181 32
	<hr/>
	\$93,761 54

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 2,439; shares issued during the year, 372; shares withdrawn during the year, 530; shares in force, 2,281. Borrowing members, 35, holding 542 shares; non-borrowing members, 291, holding 1,739 shares. Female shareholders, 101, holding 603 shares. Total dividends credited members during the year on instalment shares, \$5,963.40; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$20,209.67. Entrance fee, 25 cents per book. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$945.58. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 1 per cent.

Loans have been made in Bronx, Queens, Richmond and Westchester counties, New York State. Largest mortgage loan outstanding, \$7,000. Mortgages in force in New York State, \$108,400. No foreclosures during the year.

MOUNT ST. VINCENT CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 1932 Arthur avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	WILLIAM C. BERGEN.....	130 West 180th Street.
Secretary.....	ANDREW J. FLYNN.....	1976 Hughes Avenue.
Treasurer.....	JAMES O'CONNELL.....	539 West 147th Street.
Attorney.....	JOHN J. O'GRADY.....	277 Broadway.

ASSETS

Loans on bond and mortgage.....	\$210,800 00
Real estate	8,750 00
Cash on hand and in bank.....	7,517 71
Furniture and fixtures.....	50 00
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	\$227,117 71
	<hr/>

LIABILITIES

Due shareholders, dues	\$161,334 23
Due shareholders, dividends credited.....	55,888 90
Undivided profits	6,310 86
Guaranty fund (as per section 392 of Banking Law)	3,583 72
	<hr/>
	\$227,117 71
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$12,064 88
Dues credited to members.....	37,294 46
Mortgages redeemed, foreclosed or transferred to real estate..	18,200 00
Real estate sold.....	3,106 22
Interest received	11,045 59
Premium received	145 80
Rent received	462 00
	<hr/>
	\$82,318 95
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$46,950 00
Dues repaid on withdrawal, or applied on loans.....	18,155 33
Dividends paid on withdrawal, or applied on loans.....	3,377 14
Paid for real estate.....	4,500 00
Paid salaries and clerk-hire.....	508 00
Paid advertising, printing and postage.....	47 25
Paid rent	100 00
Paid repairs to real estate.....	398 25
Paid taxes, insurance, etc.....	135 48

Paid banking department, examination.....	\$19 50
Paid banking department, assessment.....	12 91
Officers' bonds	8 00
League dues	17 00
Attorney's fees	215 00
Foreclosure costs	352 38
Examining property of association.....	5 00
Cash on hand December 31, 1917.....	7,517 71
	<hr/>
	\$82,318 95
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 3,018; shares issued during the year, 1,137; shares withdrawn during the year, 477; shares in force, 3,678. Borrowing members, 48, holding 1,960 shares; non-borrowing members, 266, holding 1,718 shares. Female shareholders, 116, holding 1,124 shares. Total dividends credited members during the year on instalment shares, \$11,621.09; rate, 6 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$685.25. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, about 1½ per cent.

Loans have been made in Bronx, Kings, New York, Queens, Richmond, Suffolk and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$23,750. Mortgages in force in New York State, \$201,300. One foreclosure during the year.

NORTH NEW YORK SAVINGS AND LOAN ASSOCIATION

No. 499 Willis avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	FRANK A. HOOKER.....	1815 Webster Avenue.
Secretary.....	GEORGE W. CUDLIPP.....	251 E. Kingsbridge Road.
Treasurer.....	WILLIAM H. WRIGHT.....	351 East 141st Street.
Attorney.....	J. HOMER HILDRETH.....	7 East 42d Street.

ASSETS

Loans on bond and mortgage.....	\$222,800 00
Loans on shares.....	4,830 00
Real estate	24,000 00
Cash on hand and in bank.....	1,061 84
Furniture and fixtures.....	106 53
Interest, premium, fees and fines due and unpaid.....	5,022 09
	<hr/>
	\$257,820 46
	<hr/>

LIABILITIES

Due shareholders, dues and dividends credited.....	\$238,209 26
Borrowed money	2,000 00
Undivided profits	4,687 94
Guaranty fund (as per section 392 of Banking Law).....	12,298 85
Personal accounts	624 41
	<hr/>
	\$257,820 46
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$15,541 78
Dues credited to members.....	40,263 28
Money borrowed	6,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	12,750 00
Loans on shares repaid.....	4,334 46
Interest received	22,828 32
Premium received	140 15
Rent received	1,724 00
Personal accounts	1,293 05
Profit and loss.....	100 91
	<hr/>
	\$104,975 95

DISBURSEMENTS

Loaned on mortgage.....	\$21,250 00
Loaned on shares.....	5,860 46
Dues repaid on withdrawal, or applied on loans.....	59,509 19
Paid borrowed money and prior mortgages.....	4,000 00
Paid interest on borrowed money and prior mortgages.....	41 79
Paid salaries and clerk-hire.....	850 00
Paid advertising, printing and postage.....	219 10
Paid rent	240 00
Paid repairs to real estate.....	145 69
Paid taxes, insurance, etc.....	715 64
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	16 67
Advances for taxes, insurance, etc.....	999 55
Profit and loss.....	16 66
Accrued interest	10,029 86
Cash on hand December 31, 1917.....	1,061 84
	<hr/>
	\$104,975 95

Plan, permanent. Par value of shares, \$100 and \$250. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1917, 2,307; shares issued during the year, 238; shares withdrawn during the year, 132; shares in force, 2,413. Borrowing members, 22, holding 358 shares; non-borrowing members, 319, holding 2,055 shares. Female shareholders, 163, holding 1,144 shares. Total dividends credited members during the year on instalment shares, \$11,311.37; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,309.10. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 21 cents per share per month on old loans.

Loans have been made in New York county, New York State. Largest mortgage loan outstanding, \$7,500. Mortgages in force in New York State, \$222,800. No foreclosures during the year.

TREMONT BUILDING AND LOAN ASSOCIATION

No. 1931 Washington avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1884]

Officers	Names	Post-office addresses
President.....	THOMAS C. LEWIS.....	4260 Broadway.
Secretary.....	ROBERT I. LOMAS, JR.....	1941 Concourse.
Treasurer.....	GEORGE W. ROEMER.....	1739 Topping Avenue.
Attorney.....	THEODORE H. FRIEND.....	132 Nassau Street.

ASSETS

Loans on bond and mortgage.....	\$94,100 00
Loans on shares.....	4,050 00
Stocks and bonds.....	400 00
Real estate	4,921 08
Cash on hand and in bank.....	1,527 43
	<hr/>
	\$104,998 51
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$80,449 00
Due shareholders, dividends credited.....	17,790 14
Undivided profits	2,791 56
Guaranty fund (as per section 392 of Banking Law).....	3,967 81
	<hr/>
	\$104,998 51
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RECEIPTS

Cash on hand January 1, 1917.....	\$1,088 24
Dues credited to members.....	20,331 55
Money borrowed	1,800 00
Mortgages redeemed, foreclosed or transferred to real estate..	18,700 00
Loans on shares repaid.....	345 00
Fees received	14 50
Fines received	15 14
Interest received	5,082 34
Premium received	1,018 00
Collected on deficiency judgments.....	1,222 25
Liberty bonds	100 00
	<hr/>
	\$49,717 02
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DISBURSEMENTS

Loaned on mortgage.....	\$20,300 00
Loaned on shares.....	1,370 00
Dues repaid on withdrawal, or applied on loans.....	9,286 00
Paid matured shares	9,500 00
Dividends paid on withdrawal, or applied on loans.....	1,634 66
Paid borrowed money and prior mortgages.....	4,300 00
Paid interest on borrowed money and prior mortgages.....	39 00
Paid salaries and clerk-hire.....	600 00
Paid advertising, printing and postage.....	37 16
Paid rent	72 00
Paid taxes, insurance, etc.....	247 50
Paid banking department, examination.....	16 25
Paid banking department, assessment.....	7 02
Officers' bonds	30 00
Liberty bonds	500 00
Legal expense	250 00
Cash on hand December 31, 1917.....	1,527 43
	<hr/>
	\$49,717 02
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Plan, serial. Par value of shares, \$100. Instalments are 50 cents monthly.

Shares in force January 1, 1917, 3,330; shares issued during the year, 551; shares withdrawn during the year, 572; shares in force, 3,309. Borrowing members, 25, holding 1,159 shares; non-borrowing members, 100, holding 2,150 shares. Female shareholders, 64, holding 1,497 shares. Total dividends credited members during the year on instalment shares, \$6,384.91; rate, 7 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$9,500. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$739.16. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share per month.

Loans have been made in Bronx county, New York State. Largest mortgage loan outstanding, \$8,000. Mortgages in force in New York State, \$94,100. No foreclosures during the year.

BROOME COUNTY

CO-OPERATIVE BUILDING AND LOAN ASSOCIATION OF BINGHAMTON, NEW YORK

Room 418 Security Mutual Life Building, corner Exchange and Court streets,
Binghamton, N. Y.

[Organized under Law of 1851. Commenced business 1886]

Officers	Names	Post-office addresses
President.....	H. D. WHITMARSH.....	Binghamton, N. Y.
Secretary.....	FREDERICK J. BAUMANN..	416 Security Mut. Life Bldg.
Treasurer.....	CHARLES D. MATTHEWS...	Binghamton, N. Y.
Attorney.....	E. DAY CLARK.....	Binghamton, N. Y.

ASSETS

Loans on bond and mortgage.....	\$221,450 00
Loans on shares.....	1,900 00
Cash on hand and in bank.....	225 20
Furniture and fixtures.....	125 00
	\$223,700 20

LIABILITIES

Due shareholders, dues.....	\$165,893 00
Due shareholders, dividends credited.....	15,916 38
Borrowed money	30,840 97
Undivided profits	6,121 44
Guaranty fund (as per section 392 of Banking Law).....	4,928 41
	\$223,700 20

RECEIPTS

Cash on hand January 1, 1917.....	\$44 63
Dues credited to members.....	39,876 50
Money borrowed	56,281 72
Mortgages redeemed, foreclosed or transferred to real estate..	33,500 00
Loans on shares repaid.....	425 00
Fees received	63 25
Fines received	83 58
Interest received	13,237 04
Dividends retained on withdrawals.....	232 39
Advances repaid	8 00
	\$143,752 11

DISBURSEMENTS

Loaned on mortgage.....	\$49,400 00
Loaned on shares.....	500 00
Dues repaid on withdrawal, or applied on loans.....	21,300 00
Paid matured shares.....	3,454 38
Dividends paid on withdrawal, or applied on loans.....	1,674 77
Cash dividends paid on income and accumulative prepaid shares	4,562 93
Paid borrowed money and prior mortgages.....	59,615 16
Paid interest on borrowed money and prior mortgages.....	1,796 19
Paid salaries and clerk-hire.....	775 00
Paid advertising, printing and postage.....	12 43
Paid rent	120 00
Paid taxes, insurance, etc.....	235 07
Paid banking department	35 98
Officers' bonds	30 00
Auditing committee	15 00
Cash on hand December 31, 1917.....	225 20
	<hr/>
	\$143,752 11
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 2,270; shares issued during the year, 512; shares withdrawn during the year, 305; shares in force, 2,477. Borrowing members, 110, holding 1,134 shares; non-borrowing members, 99, holding 1,343 shares. Female shareholders, 70, holding 884 shares. Total dividends credited members during the year on instalment shares, \$3,939.50; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$4,562.93; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$3,454.38. Entrance fee, 10 cents and 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$952.43. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Broome county, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$221,450. No foreclosures during the year.

HOME MUTUAL LOAN AND SAVINGS ASSOCIATION OF BINGHAMTON, NEW YORK

No. 18 Court street, Binghamton, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	W. H. HECOX.....	Binghamton, N. Y.
Secretary.....	WILLIAM A. JOHNSON.....	Binghamton, N. Y.
Treasurer.....	W. F. SHERWOOD.....	Binghamton, N. Y.
Attorney.....	M. E. PAGE.....	Binghamton, N. Y.

ASSETS

Loans on bond and mortgage.....	\$40,697 73
Loans on shares.....	1,453 00
Contracts for the sale of real estate.....	1,999 18
Cash on hand and in bank.....	3,774 44
Furniture and fixtures.....	200 00
Advances for taxes, insurance, etc.....	62 17
	<hr/>
	\$48,186 52
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$37,825 28
Due shareholders, dividends credited.....	3,751 86
Borrowed money	5,000 00
Undivided profits	79 38
Guaranty fund (as per section 392 of Banking Law).....	1,530 00
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	\$48,186 52
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,078 66
Dues credited to members.....	6,165 21
Mortgages redeemed, foreclosed or transferred to real estate..	6,637 86
Loans on shares repaid.....	380 00
Fees received	1 50
Interest received	2,843 59
Dividends retained on withdrawals.....	8 80
Contracts for the sale of real estate.....	50 00
	<hr/>
	\$17,165 62
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$700 00
Loaned on shares.....	100 00
Dues repaid on withdrawal, or applied on loans.....	5,210 18
Paid matured shares.....	2,507 22
Dividends paid on withdrawal, or applied on loans.....	333 61
Cash dividends paid on income and accumulative prepaid shares	1,079 16
Paid borrowed money and prior mortgages.....	2,500 00
Paid interest on borrowed money and prior mortgages.....	450 00
Paid salaries and clerk-hire.....	300 00
Paid advertising, printing and postage.....	42 35
Paid rent	60 00
Officers' bonds	25 00
Advances for taxes, insurance, etc.....	45 28
Burglary insurance	6 38
Insurance, furniture and fixtures.....	6 66
Office expense	25 34
Cash on hand December 31, 1917.....	3,774 44
	<hr/>
	\$17,165 62
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Plan, permanent. Par value of shares, \$100, \$200, \$300 and \$500. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 568; shares issued during the year, 154; shares withdrawn during the year, 144; shares in force, 578. Borrowing members, 13, holding 106 shares; non-borrowing members, 87, holding 472 shares. Female shareholders, 33, holding 165 shares. Total dividends credited members during the year on instalment shares, \$898.09; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,079.16; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$2,507.22. Membership fee, 25 cents per member. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$465.73. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Broome county, New York State. Largest mortgage loan outstanding, \$3,500. Mortgages in force in New York State, \$40,697.73. No foreclosures during the year.

CATTARAUGUS COUNTY**GOWANDA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION**

No. 37 Main street, Gowanda, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	C. J. HOWARD.....	Gowanda, N. Y.
Secretary.....	FRANKLIN J. HERDEG.....	Gowanda, N. Y.
Treasurer.....	FRANKLIN J. HERDEG.....	Gowanda, N. Y.
Attorney.....	FRED J. BLACKMON.....	Gowanda, N. Y.

ASSETS

Loans on bond and mortgage.....	\$904,575 69
Loans on shares.....	38,421 35
Stocks and bonds.....	108,310 53
Contracts for the sale of real estate.....	5,128 00
Real estate	5,500 00
Cash on hand and in bank.....	164,417 78
Furniture and fixtures.....	850 00
Interest, premium, fees and fines due and unpaid.....	1,081 91
Accrued interest	6,318 09
	<hr/>
	\$1,234,603 35

LIABILITIES

Due shareholders, dues.....	\$1,124,434 98
Due shareholders, dividends credited.....	52,581 88
Undivided profits	40,498 47
Guaranty fund (as per section 392 of Banking Law).....	17,000 00
Light	4 69
Gas	12 90
Telephone	4 75
Advertising and printing.....	65 68
	<hr/>
	\$1,234,603 35

RECEIPTS

Cash on hand January 1, 1917.....	\$90,761 25
Dues credited to members.....	800,938 40
Mortgages redeemed, foreclosed or transferred to real estate..	137,589 65
Loans on shares repaid.....	34,756 26
Fees received	361 75
Fines received	25 34
Interest received	60,287 74
Rent received	182 50
Dividends retained on withdrawals.....	725 75
Real estate contract.....	480 00
Bonds	300 00
Liberty bonds	2,950 00
	<hr/>
	\$1,129,358 64

DISBURSEMENTS

Loaned on mortgage.....	\$219,942 42
Loaned on shares.....	47,985 76
Dues repaid on withdrawal, or applied on loans.....	535,558 92
Paid matured shares.....	52,528 33
Dividends paid on withdrawal, or applied on loans.....	3,019 93

Cash dividends paid on income and accumulative prepaid shares	\$21,979 91
Paid interest on borrowed money and prior mortgages.....	180 97
Paid salaries and clerk-hire.....	3,243 45
Paid advertising, printing and postage.....	418 60
Paid rent	45 00
Paid repairs to real estate.....	171 20
Paid taxes, insurance, etc.....	204 61
Paid banking department, examination.....	68 23
Paid banking department, assessment.....	59 94
State league dues.....	13 00
Light and fuel.....	149 86
Telephone	70 45
Cleaning	38 00
Water	11 00
Books and stationery.....	133 75
Auditing	6 00
Night watchman	7 00
Attorney	55 90
Incidentals	48 63
Liberty bonds purchased.....	79,000 00
Cash on hand December 31, 1917.....	164,417 78
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	\$1,129,358 64

Plan, permanent. Par value of shares, \$125. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 7,533; shares issued during the year, 1,447; shares withdrawn during the year, 1,484; shares in force, 7,496. Borrowing members, 346, holding 2,378 shares; non-borrowing members, 1,091, holding 5,118 shares. Female shareholders, 571, holding 2,589 shares. Total dividends credited members during the year on instalment shares, \$17,307.19; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$27,593.45; rate, 3 per cent., 4½ per cent. and 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$52,528.33. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,240.64. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$88.02.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 2½ cents per share per week.

Loans have been made in Cattaraugus, Chautauqua and Erie counties, New York State. Largest mortgage loan outstanding, \$8,000. Mortgages in force in New York State, \$904,575.69. No foreclosures during the year.

OLEAN BUILDING, LOAN AND SAVINGS ASSOCIATION

No. 109 North street, Olean, N. Y.

[Organized under Law of 1861. Commenced business 1892]

Officers	Names	Post-office addresses
President.....	CHAS. W. SMITH.....	Olean, N. Y.
Secretary.....	F. V. R. STILLMAN.....	Olean, N. Y.
Treasurer.....	ALLAN B. WILLIAMS.....	Olean, N. Y.
Attorney.....	CREIGHTON S. ANDREWS.....	Olean, N. Y.

ASSETS

Loans on bond and mortgage.....	\$65,900 00
Loans on shares.....	1,573 00

Stocks and bonds	\$100 00
Contracts for the sale of real estate.....	103 00
Cash on hand and in bank.....	4,917 04
Balance, county clerk's office.....	15 09

\$72,608 13

LIABILITIES

Due shareholders, dues	\$54,903 57
Due shareholders, dividends credited.....	8,843 75
Borrowed money	5,500 00
Undivided profits	800 81
Guaranty fund (as per section 392 of Banking Law).....	2,560 00

\$72,608 13

RECEIPTS

Cash on hand January 1, 1917.....	\$3,122 49
Dues credited to members.....	20,335 77
Money borrowed	5,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	7,500 00
Loans on shares repaid.....	2,593 00
Interest received	3,501 15
Premium received	1,080 32
Dividends retained on withdrawals.....	54 23
Contracts for the sale of real estate.....	1,436 02
Liberty bonds	300 00
County clerk	8 89

\$45,431 87

DISBURSEMENTS

Loaned on mortgage.....	\$9,100 00
Loaned on shares.....	2,201 00
Dues repaid on withdrawal, or applied on loans.....	10,988 97
Paid matured shares.....	8,974 46
Dividends paid on withdrawal, or applied on loans.....	798 00
Cash dividends paid on income and accumulative prepaid shares	128 44
Paid borrowed money and prior mortgages.....	6,300 00
Paid interest on borrowed money and prior mortgages.....	135 76
Paid salaries and clerk-hire.....	1,040 00
Paid advertising, printing and postage.....	235 76
Paid rent	132 00
Paid banking department, examination.....	31 25
Paid banking department, assessment.....	5 19
Liberty bonds purchased.....	400 00
Mortgage tax	44 00
Cash on hand December 31, 1917.....	4,917 04

\$45,431 87

Plan, permanent. Par value of shares, \$100. Instalments are 20 cents weekly.

Shares in force January 1, 1917, 1,864; shares issued during the year, 406; shares withdrawn during the year, 297; shares in force, 1,973. Borrowing members, 67, holding 659 shares; non-borrowing members, 295, holding 1,314 shares. Female shareholders, 207, holding 1,327 shares. Total dividends credited members during the year on instalment shares, \$2,740.77; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$156.53; rate, 3½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$8,974.46. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,407.76. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 10 cents per share per week. Premium paid by borrowing members, 15 cents per share per month.

Loans have been made in Cattaraugus county, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$65,900. No foreclosures during the year.

SALAMANCA LOAN AND BUILDING ASSOCIATION

No. 10 Atlantic street, Salamanca, N. Y.

[Organized under Law of 1851. Commenced business 1882]

Officers	Names	Post-office addresses
President.....	ED. BOLARD.....	Salamanca, N. Y.
Secretary.....	JOHN HOAG.....	Salamanca, N. Y.
Treasurer.....	EDWARD F. HOY.....	Salamanca, N. Y.
Attorney.....	HUDSON ANSLEY.....	Salamanca, N. Y.

ASSETS

Loans on bond and mortgage	\$541,250 00
Cash on hand and in bank.....	12,306 64
Furniture and fixtures.....	100 00
Advances for taxes, insurance, etc.....	110 80
Attorney, advances	40 90
	<u>\$553,808 34</u>

LIABILITIES

Due shareholders, dues	\$421,366 20
Due shareholders, matured shares.....	250 00
Due shareholders, dividends credited.....	75,575 36
Balance to be paid borrowers on mortgage loans.....	1,875 00
Borrowed money	25,340 62
Undivided profits	80 01
Guaranty fund (as per section 392 of Banking Law).....	12,881 58
Unearned or rebatable premium.....	16,439 57
	<u>\$553,808 34</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$13,595 75
Dues credited to members.....	117,216 61
Money borrowed	30,462 00
Mortgages redeemed, foreclosed or transferred to real estate...	72,125 00
Fines received	194 57
Interest received	25,653 72
Premium received	3,712 50
Dividends retained on withdrawals.....	712 16
Advances repaid	93 57
Rent	42 00
	<u>\$263,807 88</u>

DISBURSEMENTS

Loaned on mortgage.....	\$63,125 00
Dues repaid on withdrawal, or applied on loans.....	68,416 86
Paid matured shares	64,231 80
Dividends paid on withdrawal, or applied on loans.....	7,614 44
Paid borrowed money and prior mortgages.....	43,708 84
Paid interest on borrowed money and prior mortgages.....	1,835 36
Paid salaries and clerk-hire	1,350 00
Paid advertising, printing and postage.....	175 55
Paid rent	216 00
Paid taxes, insurance, etc.....	16 00
Paid banking department, examination.....	35 00
Paid banking department, assessment	34 27
Advances for taxes, insurance, etc.....	144 91
State League dues.....	10 00
Refund of premium	507 90
Telephone	24 34
Fuel and light.....	16 50
Cleaning office	13 50
Supplies	24 97
Cash on hand December 31, 1917.....	12,306 64
	<hr/>
	\$263,807 88

Plan, serial. Par value of shares, \$125. Instalments are 25 cents weekly. Shares in force January 1, 1917, 8,618; shares issued during the year, 1061; shares withdrawn during the year, 1,636; shares in force, 8,043. Borrowing members, 479, holding 4,265 shares; non-borrowing members, 429, holding 3,778 shares. Female shareholders, 448, holding 2,563 shares. Total dividends credited members during the year on instalment shares, \$25,550.40; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$64,231.80. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,850.86. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premiums paid by borrowing members, 6 per cent.

Loans have been made in Cattaraugus county, New York State. Largest mortgage loan outstanding, \$25,000. Mortgages in force in New York State, \$541,250. Two foreclosures during the year.

CHAUTAUQUA COUNTY

DUNKIRK SAVINGS AND LOAN ASSOCIATION

No. 229 Central avenue, Dunkirk, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	HENRY SMITH.....	528 Dyer Street.
Secretary.....	WILLIAM T. MADIGAN.....	229 Central Avenue.
Treasurer.....	JAMES M. MADIGAN.....	Merchants National Bank.
Attorney.....	S. J. KARPIN.....	Post-office Building.

ASSETS

Loans on hand and mortgage.....	\$286,000 00
Loans on shares.....	1,500 00
Stocks and bonds	2,500 00
Cash on hand and in bank.....	12,306 95
Furniture and fixtures.....	367 89
Interest, premium, fees and fines due and unpaid.....	352 34
	<hr/>
	\$303,027 18

LIABILITIES

Due shareholders, dues.....	\$265,523 31
Due shareholders, dividends credited.....	23,141 53
Balance to be paid borrowers on mortgage loans.....	5,300 00
Undivided profits	3,645 74
Guaranty fund (as per section 392 of Banking Law).....	5,416 60

\$303,027 18

RECEIPTS

Cash on hand January 1, 1917.....	\$11,819 45
Dues credited to members.....	122,995 28
Money borrowed	3,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	39,600 00
Loans on shares repaid.....	700 00
Real estate sold	1,940 00
Fees received	601 50
Fines received	174 61
Interest received	13,670 60
Rent received	70 00
Dividends retained on withdrawals.....	509 34
Sale of old pass books.....	1 68

\$195,082 46

DISBURSEMENTS

Loaned on mortgage.....	\$77,750 00
Loaned on shares.....	1,000 00
Dues repaid on withdrawal, or applied on loans.....	48,105 89
Paid matured shares.....	45,005 97
Dividends paid on withdrawal, or applied on loans.....	2,508 95
Paid borrowed money and prior mortgages.....	4,000 00
Paid interest on borrowed money and prior mortgages.....	23 46
Paid salaries and clerk-hire.....	1,400 00
Paid advertising, printing and postage.....	37 00
Paid rent	75 00
Paid repairs to real estate.....	210 00
Paid taxes, insurance, etc.....	46 74
Paid banking department, examination.....	24 12
Paid banking department, assessment.....	16 28
State League dues.....	7 00
Vault rent	20 00
Books and stationery.....	17 59
Telephone, light and cleaning.....	27 51
Liberty bonds purchased.....	2,500 00
Cash on hand December 31, 1917.....	12,306 95

\$195,082 46

Plan, serial. Par value of shares, \$100. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 8,240; shares issued during the year, 2,373; shares withdrawn during the year, 1,920; shares in force, 8,693. Borrowing members, 294, holding 2,912 shares; non-borrowing members, 1,379, holding 5,781 shares. Female shareholders, 847, holding 3,566 shares. Total dividends credited members during the year on instalment shares, \$12,304.67; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$45,005.97. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,584.10. Unpaid, none.

No premium plan. Interest paid by borrowing members, 10 cents per share per week. No premium charged.

Loans have been made in Chautauqua county, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$286,000. No foreclosures during the year.

LAKE SHORE SAVINGS AND LOAN ASSOCIATION

No. 18 East Second street, Dunkirk, N. Y.

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	DANIEL SCANNELL.....	211 Park Avenue.
Secretary.....	JOHN J. MADIGAN.....	113 West Fourth Street.
Treasurer.....	C. C. COOLEY.....	Lake Shore Nat. Bank.
Attorney.....	J. L. HURLBERT.....	18 East Second Street.

ASSETS

Loans on bond and mortgage.....	\$254,450 00
Stocks and bonds.....	1,000 00
Cash on hand and in bank.....	1,381 91
Advances for taxes, insurance, etc.....	5 40
Individual accounts	230 30
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	\$257,067 61

LIABILITIES

Due shareholders, dues.....	\$208,357 29
Due shareholders, dividends credited.....	40,236 90
Balance to be paid borrowers on mortgage loans.....	2,500 00
Undivided profits	1,371 79
Guaranty fund (as per section 392 of Banking Law).....	4,601 63
	<hr/>
	\$257,067 61

RECEIPTS

Cash on hand January 1, 1917.....	\$9,879 18
Dues credited to members.....	53,823 30
Money borrowed	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	35,242 75
Fees received	304 16
Fines received	93 94
Interest received	12,205 15
Advances repaid	38 33
	<hr/>
	\$116,586 81

DISBURSEMENTS

Loaned on mortgage.....	\$69,600 00
Dues repaid on withdrawal, or applied on loans.....	24,963 28
Paid matured shares.....	6,086 60
Dividends paid on withdrawal, or applied on loans.....	3,717 57
Paid borrowed money and prior mortgages.....	9,000 00
Paid interest on borrowed money and prior mortgages.....	153 18
Paid salaries and clerk-hire.....	600 00
Paid advertising, printing and postage.....	13 70
Paid rent	25 00
Paid banking department, assessment.....	14 49
Advances for taxes, insurance, etc.....	5 40
State League dues.....	6 00
Insurance	9 00
Express	68
Liberty bonds purchased.....	1,000 00
Entrance fees returned.....	10 00
Cash on hand December 31, 1917.....	1,381 91
	<hr/>
	\$116,586 81

Plan, permanent serial. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 9,347; shares issued during the year, 3,040; shares withdrawn during the year, 1,556; shares in force, 10,831. Borrowing members, 164, holding 3,174 shares; non-borrowing members, 555, holding 7,657 shares. Female shareholders, 268, holding 3,263 shares. Total dividends credited members during the year on instalment shares, \$11,346.10; rate, 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$6,086.60. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$654.33. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5½ per cent. No premium charged.

Loans have been made in Chautauqua county, New York State. Largest mortgage loan outstanding, \$5,863. Mortgages in force in New York State, \$254,450. Two foreclosures during the year.

SILVER CREEK CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 10 Main street, Silver Creek, N. Y.

[Organized under Law of 1894. Commenced business 1909]

Officers	Names	Post-office addresses
President.....	C. S. HOLMES.....	Silver Creek, N. Y.
Secretary.....	W. J. BRAND.....	Silver Creek, N. Y.
Treasurer.....	HOWARD M. MONTGOMERY.....	Silver Creek, N. Y.
Attorney.....	CARLTON B. LIVERMORE.....	Silver Creek, N. Y.

ASSETS

Loans on bond and mortgage.....	\$40,050 00
Loans on shares.....	565 00
Stocks and bonds.....	26,000 00
Cash on hand and in bank.....	33 14
Furniture and fixtures.....	81 75
	<hr/>
	\$66,729 89
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$52,898 75
Due shareholders, dividends credited.....	2,136 81
Borrowed money	9,900 00
Undivided profits	1,249 62
Guaranty fund (as per section 392 of Banking Law).....	544 71
	<hr/>
	\$66,729 89
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$863 96
Dues credited to members.....	38,067 97
Money borrowed	18,425 00
Mortgages redeemed, foreclosed or transferred to real estate..	11,114 56
Loans on shares repaid.....	1,155 00
Fees received	94 25
Fines received	21 18
Interest received	3,143 03
	<hr/>
	\$72,884 95
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$7,000 00
Loaned on shares.....	600 00
Dues repaid on withdrawal, or applied on loans.....	15,179 19
Paid matured shares.....	13,953 32

Dividends paid on withdrawal, or applied on loans.....	\$380 37
Cash dividends paid on income and accumulative prepaid shares	445 00
Paid borrowed money and prior mortgages.....	8,525 00
Paid interest on borrowed money and prior mortgages.....	539 61
Paid salaries and clerk-hire.....	150 00
Paid advertising, printing and postage.....	18 74
Peid rent	26 00
Paid banking department, assessment.....	3 73
Officers' bonds	12 00
State League dues.....	3 00
Recording mortgages and mortgage tax.....	35 85
Liberty bonds purchased.....	26,000 00
Cash on hand December 31, 1917.....	33 14
	<hr/>
	\$72,884 95
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Plan, permanent. Par value of shares, \$100. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 1,066; shares issued during the year, 784½; shares withdrawn during the year, 409; shares in force, 1,441½. Borrowing members, 28, holding 278 shares; non-borrowing members, 342, holding 1,163½ shares. Female shareholders, 106, holding 155 shares. Total dividends credited members during the year on instalment shares, \$1,786.74; rate, 7¼ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$445; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$13,440.19. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$245.59. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5½ per cent. No premium charged.

Loans have been made in Chautauqua county, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$40,050. No foreclosures during the year.

CHEMUNG COUNTY

THE CHEMUNG VALLEY MUTUAL LOAN ASSOCIATION

No. 121 East Church street, Elmira, N. Y.

[Organized under Law of 1851. Commenced business 1873. Reorganized under Law of 1894]

Officers	Names	Post-office addresses
President.....	CLAY W. HOLMES.....	410 W. Gray Street.
Secretary.....	GEORGE H. DAVIDSON.....	121 East Church Street.
Treasurer.....	MILTON Y. SMITH.....	Second National Bank.
Attorney.....	CASSIUS A. PHILLIPS.....	511 Robinson Bldg.

ASSETS

Loans on bond and mortgage.....	\$1,818,647 38
Loans on shares.....	77,250 00
Stocks and bonds.....	50,000 00
Contracts for the sale of real estate.....	1,017 45
Cash on hand and in bank.....	40,211 46
Furniture and fixtures.....	907 40
Instalments due and unpaid.....	4,145 83
Interest, premium, fees and fines due and unpaid.....	379 20
Advances for taxes, insurance, etc.....	821 55
	<hr/>
	\$1,993,380 27
	<hr/>

LIABILITIES

Due shareholders, dues	\$1,623,179 82
Due shareholders, matured shares.....	400 00
Due shareholders, dividends credited.....	221,350 01
Balance to be paid borrowers on mortgage loans.....	7,170 00
Borrowed money	99,000 00
Undivided profits	4,233 60
Guaranty fund (as per section 392 of Banking Law)	34,545 17
Installments prepaid	3,288 82
Interest prepaid	212 85
	<hr/>
	\$1,993,380 27

RECEIPTS

Cash on hand January 1, 1917.....	\$18,881 30
Dues credited to members.....	385,386 19
Money borrowed	139,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	187,665 35
Loans on shares repaid.....	49,050 00
Real estate sold.....	180 00
Fees received	1,401 00
Fines received	822 35
Interest received	94,914 24
Dividends retained on withdrawals.....	1,474 93
Advances repaid	815 83
Juvenile banks sold.....	13 00
	<hr/>
	\$879,604 19

DISBURSEMENTS

Loaned on mortgage.....	\$291,680 00
Loaned on shares.....	42,300 00
Dues repaid on withdrawal, or applied on loans.....	225,938 69
Paid matured shares	126,600 00
Dividends paid on withdrawal, or applied on loans.....	14,407 14
Cash dividends paid on income and accumulative prepaid shares	19,734 36
Paid borrowed money and prior mortgages.....	60,000 00
Paid interest on borrowed money and prior mortgages.....	1,647 24
Paid salaries and clerk-hire.....	4,740 00
Paid advertising, printing and postage.....	157 63
Paid rent	700 00
Paid banking department, examination.....	113 87
Paid banking department, assessment.....	109 16
Advances for taxes, insurance, etc.....	443 33
Sundry expenses	294 06
Appraisals	372 00
Furniture and fixtures.....	147 25
Juvenile banks returned.....	8 00
Liberty bonds purchased.....	50,000 00
Cash on hand December 31, 1917.....	40,211 46
	<hr/>
	\$879,604 19

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 19,014; shares issued during the year, 3,571; shares withdrawn during the year, 2,593; shares in force, 19,992. Borrowing members, 1,530, holding 11,624 shares; non-borrowing members, 846, holding 8,368 shares. Female shareholders, 1,204, holding 7,732 shares. Total dividends credited members during the year on instalment shares, \$61,053.13; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$22,637.66; rate, 4 per cent.

Amount of filed and unpaid withdrawals December 31, 1917, \$400. Amount of shares matured during the year, \$127,000. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$6,263.69. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 1/10 per cent. No premium charged.

Loans have been made in Chemung county, New York State. Largest mortgage loan outstanding, \$25,000. Mortgages in force in New York State, \$1,818,647.38. No foreclosures during the year.

ELMIRA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 157 Lake street, Elmira, N. Y.

[Organized under Law of 1887. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	HENRY L. ROSENBAUM.....	Elmira, N. Y.
Acting Secretary....	RUTH A. SPENCER.....	Elmira, N. Y.
Acting Treasurer....	RUTH A. SPENCER.....	Elmira, N. Y.
Attorney.....	HERSCHEL L. GARDNER.....	Elmira, N. Y.

ASSETS

Loans on bond and mortgage.....	\$460,250 00
Loans on shares.....	25,250 00
Stocks and bonds.....	9,200 00
Cash on hand and in bank.....	2,884 93
Furniture and fixtures.....	100 00
Instalments due and unpaid.....	2,262 00
Interest, premium, fees and fines due and unpaid.....	1,862 74
	<hr/>
	\$501,809 67
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$413,358 00
Due shareholders, dividends credited.....	53,364 73
Borrowed money	25,000 00
Undivided profits	998 91
Guaranty fund (as per section 392 of Banking Law).....	8,952 03
Installment dues prepaid.....	136 00
	<hr/>
	\$501,809 67
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,316 51
Dues credited to members.....	91,206 00
Money borrowed	15,600 00
Mortgages redeemed, foreclosed or transferred to real estate...	44,000 00
Loans on shares repaid.....	20,425 00
Fees received	232 25
Fines received	263 19
Interest received	24,197 11
Rent received	41 42
Dividends retained on withdrawals.....	259 59
Advances repaid	21 66
	<hr/>
	\$197,562 73
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$69,250 00
Loaned on shares.....	21,500 00
Dues repaid on withdrawal, or applied on loans.....	48,450 00
Paid matured shares.....	22,400 00
Dividends paid on withdrawal, or applied on loans.....	4,792 03
Cash dividends paid on income and accumulative prepaid shares	4,849 12
Paid borrowed money and prior mortgages.....	10,600 00
Paid interest on borrowed money and prior mortgages.....	1,256 27
Paid salaries and clerk-hire.....	1,809 67
Paid advertising, printing and postage.....	195 46
Paid rent	61 14
Paid banking department, examination.....	47 50
Paid banking department, assessment.....	28 46
Sundry expenses	159 15
Appraisals	72 00
Juvenile banks redeemed.....	7 00
Liberty bonds purchased.....	9,200 00
Cash on hand December 31, 1917.....	2,884 93
	<hr/>
	\$197,562 73
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 6,442; shares issued during the year, 1,204; shares withdrawn during the year, 953; shares in force, 6,693. Borrowing members, 218, holding 2,943 shares; non-borrowing members, 377, holding 3,750 shares. Female shareholders, 246, holding 1,962 shares. Total dividends credited members during the year on instalment shares, \$14,889.86; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$9,941.38; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$22,400. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,297.42. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 1/10 per cent. No premium charged.

Loans have been made in Chemung county, New York State. Largest mortgage loan outstanding, \$8,900. Mortgages in force in New York State, \$460,250. No foreclosures during the year.

THE ELMIRA MUTUAL BUILDING-LOAN ASSOCIATION

No. 258 State street, Elmira, N. Y.

[Organized under Law of 1892. Commenced business 1893]

Officers	Names	Post-office addresses
Secretary.....	CHAS. J. DeLANEY.....	258 State Street.

ASSETS

Cash on hand and in bank.....	\$2,324 15
Profit and loss.....	2,628 86
	<hr/>
	\$4,953 01
	<hr/>

LIABILITIES

Due shareholders, dues	\$1,898 17
Due shareholders, dividends credited.....	753 36
Due shareholders, division of assets.....	2,301 48
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	\$4,953 01
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RECEIPTS

Cash on hand January 1, 1917.....	\$4,269 84
Mortgages redeemed, foreclosed or transferred to real estate..	956 52
Interest received	135 26
Checks returned	66 54
	<hr/>
	\$5,428 16
	<hr/>

DISBURSEMENTS

Paid salaries and clerk-hire.....	\$120 00
Paid advertising, printing and postage.....	6 50
Paid banking department	11 25
Collection and exchange.....	38 23
Notary fees	1 25
Storage	10 00
Loss on real estate mortgage.....	16 24
Assets divided	2,900 54
Cash on hand December 31, 1917.....	2,324 15
	<hr/>
	\$5,428 16
	<hr/>

Plan, serial. Par value of shares, \$100. Installments are 50 cents and \$1 monthly.

Shares in force January 1, 1917, 1,323½; shares issued during the year, none; shares withdrawn during the year, 673; shares in force, 650½. Non-borrowing members, 69, holding 650½ shares. Female shareholders, 5, holding 58 shares.

No unpaid withdrawals. Operating expenses, as defined in section 300 of the Banking Law, incurred and paid during the year, \$174.73. Unpaid, none.

No premium plan. No premium charged.

No mortgage loans outstanding. No foreclosures during the year.

CHENANGO COUNTY

THE CHENANGO CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION
OF NORWICH, N. Y.

No. 182 Broad street, Norwich, N. Y.

[Organized under Law of 1887. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	F. JOE SCHORN.....	Norwich, N. Y.
Secretary.....	CHARLES C. McNITT.....	Norwich, N. Y.
Treasurer.....	A. J. BRAMER.....	Norwich, N. Y.
Attorney.....	IRA H. HYDE.....	Norwich, N. Y.

ASSETS

Loans on bond and mortgage.....	\$272,010 31
Loans on shares.....	12,010 50
Stocks and bonds.....	15,000 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	10,300 00
Cash on hand and in bank.....	4,634 95
Furniture and fixtures.....	1,207 59
Advances for taxes, insurance, etc.....	35 31
	<hr/>
	\$316,198 66
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LIABILITIES

Due shareholders, dues.....	\$242,389 44
Due shareholders, dividends credited.....	45,089 94
Balance to be paid borrowers on mortgage loans.....	239 50
Borrowed money	15,000 00
Undivided profits	5,079 78
Guaranty fund (as per section 392 of Banking Law).....	8,400 00
	<hr/>
	\$316,198 66
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$12,141 24
Dues credited to members.....	67,733 95
Money borrowed	15,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	60,003 42
Loans on shares repaid.....	12,053 50
Fees received	35 00
Fines received	19 26
Interest received	16,731 70
Rent received	530 79
Dividends retained on withdrawals.....	1,146 30
Pass books	17 50
	<hr/>
	\$185,412 66
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DISBURSEMENTS

Loaned on mortgage.....	\$60,474 29
Loaned on shares.....	6,030 00
Dues repaid on withdrawal, or applied on loans.....	58,372 14
Paid matured shares.....	33,600 00
Dividends paid on withdrawal, or applied on loans.....	3,613 25
Cash dividends paid on income and accumulative prepaid shares	1,647 24
Paid interest on borrowed money and prior mortgages.....	140 63
Paid salaries and clerk-hire.....	1,140 00
Paid advertising, printing and postage.....	198 81
Paid taxes, insurance, etc.....	410 39
Paid banking department, examination.....	107 43
Paid banking department, assessment.....	19 61
Interest on advance dues.....	23 92
Liberty bonds purchased.....	15,000 00
Cash on hand December 31, 1917.....	4,634 95
	<hr/>
	\$185,412 66
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 2,803; shares issued during the year, 445; shares withdrawn during the year, 678; shares in force, 2,570. Borrowing members, 233, holding 1,354 shares; non-borrowing members, 213, holding 1,216 shares. Female shareholders, 189, holding 957 shares. Total dividends credited members during the year on instalment shares, \$10,670.89; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on the other shares, \$3,954.79; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$33,600. Entrance fee, 50 cents per certificate. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,338.81. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Chenango county, New York State. Largest mortgage loan outstanding, \$3,600. Mortgages in force in New York State, \$272,010.13. One foreclosure during the year.

COLUMBIA COUNTY

HUDSON SAVINGS AND LOAN ASSOCIATION

No. 346 Warren street, Hudson, N. Y.

[Organized under Law of 1910. Commenced business 1911]

Officers	Names	Post-office addresses
President.....	DELBERT DINEHART.....	Hudson, N. Y.
Secretary.....	E. C. VAN LOAN.....	Hudson, N. Y.
Treasurer.....	E. C. VAN LOAN.....	Hudson, N. Y.
Attorney.....	L. R. TILDEN.....	Hudson, N. Y.

ASSETS

Loans on bond and mortgage.....	\$69,823 50
Loans on shares.....	580 00
Stocks and bonds.....	100 00
Cash on hand and in bank.....	17 90
Furniture and fixtures.....	15 00
	<hr/>
	\$70,536 40

LIABILITIES

Due shareholders, dues.....	\$56,645 00
Due shareholders, dividends credited.....	7,086 96
Borrowed money	4,450 00
Undivided profits	1,542 93
Guaranty fund (as per section 392 of Banking Law).....	811 51
	<hr/>
	\$70,536 40

RECEIPTS

Cash on hand January 1, 1917.....	\$1,155 17
Dues credited to members.....	13,679 00
Money borrowed	9,800 00
Mortgages redeemed, foreclosed or transferred to real estate..	3,860 00
Loans on shares repaid.....	2,485 00
Fees received	37 00
Fines received	89 49
Interest received	3,765 11
Dividends retained on withdrawals.....	148 46
Advances repaid	12 00
	<hr/>
	\$35,031 23

DISBURSEMENTS

Loaned on mortgage.....	\$20,400 00
Loaned on shares.....	600 00
Dues repaid on withdrawal, or applied on loans.....	7,332 00
Dividends paid on withdrawal, or applied on loans.....	734 84
Cash dividends paid on income and accumulative prepaid shares	85 50
Paid borrowed money and prior mortgages.....	5,350 00
Paid interest on borrowed money and prior mortgages.....	42 03
Paid salaries and clerk-hire.....	250 00
Paid advertising, printing and postage.....	46 40
Paid banking department, examination.....	13 75
Paid banking department, assessment.....	4 36
Officers' bonds	12 00
Advances for taxes, insurance, etc.....	12 00
State League dues.....	5 00
Inspectors of election.....	2 00

Auditor's fees	\$20 00
Traveling expenses	1 45
Liberty bond purchased.....	100 00
Membership fee returned.....	2 00
Cash on hand December 31, 1917.....	17 90
	<hr/>
	\$35,031 23
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 1,097; shares issued during the year, 186; shares withdrawn during the year, 167; shares in force, 1,116. Borrowing members, 41, holding 426 shares; non-borrowing members, 155, holding 690 shares. Female shareholders, 34, holding 198 shares. Total dividends credited members during the year on instalment shares, \$2,770.49; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$95.12; rate 5 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$338.85. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Columbia county, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$69,823.50. No foreclosures during the year.

STUYVESANT FALLS BUILDING AND LOAN ASSOCIATION

Stuyvesant Falls, N. Y.

[Organized under Law of 1851. Commenced business 1881]

Officers	Names	Post-office addresses
President.....	JAMES R. HUGHES.....	Stuyvesant Falls, N. Y.
Secretary.....	LE ROY DRUMM.....	Stuyvesant Falls, N. Y.
Treasurer.....	DORR ALLEN	Stuyvesant Falls, N. Y.
Attorney.....	WILLIAM GRAF.....	Hudson, N. Y.

ASSETS

Loans on bond and mortgage.....	\$14,325 00
Loans on shares.....	565 00
Cash on hand and in bank.....	54 30
	<hr/>
	\$14,944 30
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$11,099 00
Due shareholders, dividends credited.....	2,324 01
Borrowed money	905 00
Undivided profits	209 63
Guaranty fund (as per section 392 of Banking Law).....	406 66
	<hr/>
	\$14,944 30
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$1 23
Dues credited to members.....	2,595 70
Money borrowed	1,604 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,000 00
Fees received	9 00
Fines received	10 05
Interest received	888 14
Dividends retained on withdrawals.....	1 68
	<hr/>
	\$6,109 80
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$800 00
Dues repaid on withdrawal, or applied on loans.....	405 00
Paid matured shares.....	1,000 00
Dividends paid on withdrawal, or applied on loans.....	61 50
Paid borrowed money and prior mortgages.....	3,600 00
Paid interest on borrowed money and prior mortgages.....	104 98
Paid salaries and clerk-hire.....	50 00
Paid advertising, printing and postage.....	19 02
Paid banking department, examination.....	13 10
Paid banking department, assessment.....	1 90
Cash on hand December 31, 1917.....	54 30
	<hr/>
	\$6,109 80
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 191; shares issued during the year, 38; shares withdrawn during the year, 14; shares in force, 215. Borrowing members, 18, holding 95 shares; non-borrowing members, 38, holding 120 shares. Female shareholders, 14, holding 49 shares. Total dividends credited members during the year on instalment shares, \$665.94; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$1,000. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$69.02. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Columbia and Rensselaer counties, New York State. Largest mortgage loan outstanding, \$1,400. Mortgages in force in New York State, \$14,325. No foreclosures during the year.

CORTLAND COUNTY

THE CENTURY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

East Main street, Marathon, N. Y.

[Organized under Law of 1894. Commenced business 1895]

Officers	Names	Post-office addresses
President.....	FRED H. SWIFT.....	Marathon, N. Y.
Secretary.....	A. C. BAKER.....	Marathon, N. Y.
Treasurer.....	E. L. COURTNEY.....	Marathon, N. Y.

ASSETS

Loans on bond and mortgage.....	\$22,975 00
Loans on shares.....	2,175 00
Stocks and bonds.....	100 00
Real estate	662 96
Cash on hand and in bank.....	317 65
Furniture and fixtures.....	11 20
	<hr/>
	\$26,241 81
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LIABILITIES

Due shareholders, dues.....	\$22,453 65
Due shareholders, dividends credited.....	3,134 84
Undivided profits	74 41
Guaranty fund (as per section 392 of Banking Law).....	578 91
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	\$26,241 81
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RECEIPTS

Cash on hand January 1, 1917.....	\$727 62
Dues credited to members.....	5, 625 73
Money borrowed	1, 900 00
Mortgages redeemed, foreclosed or transferred to real estate..	850 00
Loans on shares repaid.....	1, 905 00
Fees received	7 00
Fines received	48 41
Interest received	1, 395 26
Dividends retained on withdrawals.....	19 47
Attorney's fees	1 25
Liberty bonds	500 00
	<hr/>
	\$12, 979 74
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DISBURSEMENTS

Loaned on mortgage.....	\$600 00
Loaned on shares.....	1, 925 00
Dues repaid on withdrawal, or applied on loans.....	1, 555 20
Paid matured shares.....	3, 913 20
Dividends paid on withdrawal, or applied on loans.....	264 04
Paid borrowed money and prior mortgages.....	2, 950 00
Paid interest on borrowed money and prior mortgages.....	22 63
Paid for real estate.....	662 96
Paid salaries and clerk-hire.....	150 00
Paid advertising, printing and postage.....	9 41
Paid banking department, assessment.....	2 55
Mortgage tax	3 00
Attorney's fees	4 10
Liberty bonds purchased.....	600 00
Cash on hand December 31, 1917.....	317 65
	<hr/>
	\$12, 979 74
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Plan, permanent. Par value of shares, \$100. Instalments are 50 cents and \$1 monthly.

Shares in force January 1, 1917, 684; shares issued during the year, 28; shares withdrawn during the year, 63; shares in force, 649. Borrowing members, 24, holding 265 shares; non-borrowing members, 58, holding 384 shares. Female shareholders, 23, holding 95 shares. Total dividends credited members during the year on instalment shares, \$1,243.78; rate, 6¼ per cent.

No unpaid withdrawals. Amount of shares matured during year, \$3,913.20. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$169.06. Unpaid none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Broome and Cortland counties, New York State. Largest mortgage loan outstanding, \$2,700. Mortgages in force in New York State, \$22,975. No foreclosures during the year.

DIME SAVINGS AND LOAN ASSOCIATION

No. 56 Main street, Cortland, N. Y.

[Organized under Law of 1910. Commenced business 1911]

Officers	Names	Post-office addresses
President.....	FREDERICK B. NOURSE.....	Cortland, N. Y.
Secretary.....	W. A. STOCKWELL.....	Cortland, N. Y.
Treasurer.....	FRANK J. PECK.....	Cortland, N. Y.
Attorney.....	A. J. BUCK.....	Cortland, N. Y.

ASSETS

Loans on bond and mortgage	\$87,750 00
Loans on shares	1,400 00
Stocks and bonds	1,000 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	3,306 22
Cash on hand and in bank.....	1,634 03
Interest, premium, fees and fines due and unpaid.....	123 24
Instalments due and unpaid.....	\$4,198 65

\$96,213 49

LIABILITIES

Due shareholders, dues	\$61,972 30
Due shareholders, dividends credited.....	6,232 33
Borrowed money	11,000 00
Advances by Land Bank.....	14,000 00
Undivided profits	2,482 09
Guaranty fund (as per section 392 of Banking Law).....	526 77

\$96,213 49

RECEIPTS

Cash on hand January 1, 1917.....	\$1,951 81
Dues credited to members.....	16,620 75
Money borrowed	9,000 00
Mortgages redeemed, foreclosed or transeferred to real estate..	6,600 00
Loans on salaries repaid.....	1,175 00
Fees received	59 35
Interest received	4,330 56
Premium received	1,299 18
Dividends retained on withdrawals	53 94

\$41,090 59

DISBURSEMENTS

Loaned on mortgage	\$15,700 00
Loaned on shares	1,330 00
Dues repaid on withdrawal, or applied on loans.....	9,829 44
Dividends paid on withdrawal, or applied on loans.....	243 18
Cash dividends paid on income and accumulative prepaid shares	604 86
Paid borrowed money and prior mortgages.....	5,500 00
Paid interest on borrowed money and prior mortgages.....	1,183 49
Paid for real estate	3,306 22
Paid salaries and clerk-hire	503 43
Paid advertising, printing and postage	83 04
Paid rent	150 00
Paid banking department, assessment	5 90
Officers' bonds	12 00
State League dues	5 00
Liberty bonds purchased	1,000 00
Cash on hand December 31, 1917	1,634 03

\$41,090 59

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 2,857; shares issued during the year, 593½; shares withdrawn during the year, 358; shares in force, 3,092½.

Borrowing members, 44 holding 1,003 shares; non-borrowing members, 151, holding 2,089½ shares. Female shareholders, 91, holding 918½ shares. Total dividends credited members during the year on instalment shares, \$2,512.46; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$604.86; rate, 4½ per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$753.47. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 10 cents per week per share. Premium paid by borrowing members, 3 cents per week per share.

Loans have been made in Cortland county, New York State. Largest mortgage loan outstanding, \$4,500. Mortgages in force in New York State, \$87,750. One foreclosure during the year.

DELAWARE COUNTY

THE WALTON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 136 Delaware street, Walton, N. Y.

[Organized under Law of 1894. Commenced business 1907]

Officers	Names	Post-office addresses
President.....	HENRY W. RETZ.....	Walton, N. Y.
Secretary.....	BLANCHE L. YENDES.....	Walton, N. Y.
Treasurer.....	ROBERT B. ST. JOHN	Walton, N. Y.
Attorney.....	A. G. PATTERSON.....	Walton, N. Y.

ASSETS

Loans and bond and mortgage	\$33,000 00
Loans on shares	1,642 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank	1,003 77
	<hr/>
	\$36,645 77
	<hr/>

LIABILITIES

Due shareholders, dues	\$29,654 00
Due shareholders, dividends credited.....	3,662 45
Borrowed money	1,500 00
Undivided profits	1,522 25
Guaranty fund (as per section 302 of Banking Law).....	307 07
	<hr/>
	\$36,645 77
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$401 16
Dues credited to members	7,872 00
Money borrowed	3,750 00
Mortgages redeemed, foreclosed or transferred to real estate..	2,550 00
Loans on shares repaid	450 00
Fees received	32 00
Fines received	11 05
Interest received	2,137 23
Dividends retained on withdrawals	57 12
	<hr/>
	\$17,260 56
	<hr/>

DISBURSEMENTS	
Loaned on mortgage	\$4,400 00
Loaned on shares	442 00
Dues repaid on withdrawal, or applied on loans.....	2,748 00
Dividends paid on withdrawal, or applied on loans	380 77
Cash dividends paid on income and accumulative prepaid shares	126 70
Paid borrowed money and prior mortgages	7,750 00
Paid interest on borrowed money and prior mortgages	243 31
Paid salaries and clerk-hire	120 00
Paid advertising, printing and postage.....	22 74
Paid banking department, assessment	3 02
Officers' bonds	16 00
Advances for taxes, insurance, etc.....	75
State League dues	3 00
Book	50
Cash on hand December 31, 1917.....	\$1,003 77
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	\$17,260 56
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Plan, permanent. Par value of shares, \$200. Instalments are \$1.00 monthly.

Shares in force January 1, 1917, 569¼; shares issued during the year, 127; shares withdrawn during the year, 44; shares in force, 652¼. Borrowing members, 31, holding 203 shares; non-borrowing members, 97, holding 449¼ shares. Female shareholders, 39, holding 207¾ shares. Total dividends credited members during the year on instalment shares, \$1,200.26; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$126.70; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$162.24. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Delaware county, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$33,000. No foreclosures during the year.

DUTCHESS COUNTY

THE HOME CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 47 Market street, Poughkeepsie, N. Y.

[Organized under Law of 1887. Commenced business 1888. Reorganized under Laws of 1894]

Officers	Names	Post-office addresses
President.....	GEORGE W. KRIEGER.....	Poughkeepsie, N. Y.
Secretary.....	CLARENCE DE LAMATER.....	Poughkeepsie, N. Y.
Treasurer.....	GUILFORD DUDLEY.....	Poughkeepsie, N. Y.
Attorney.....	JOHN J. MYLOD.....	Poughkeepsie, N. Y.

ASSETS	
Loans on bond and mortgage	\$687,300 00
Loans on shares	27,100 00
Stocks and bonds	3,350 00
Real estate	2,965 62
Cash on hand and in bank	21,099 75
Furniture and fixtures	298 88
Instalments due and unpaid	2,777 64
Interest, premium, fees and fines due and unpaid.	\$819 85
	<hr/>
	\$744,891 89
	<hr/>

LIABILITIES

Due shareholders, dues	\$558,044 00
Due shareholders, matured shares	32,540 80
Due shareholders, dividends credited	118,556 27
Balance to be paid borrowers on mortgage loans.....	2,800 00
Undivided profits	14 530 34
Guaranty fund (as per section 392 of Banking Law)	17,181 98
Interest paid in advance	39 25
Dues paid in advance	1,099 25
Individual accounts	100 00
	<hr/>
	\$744,891 89
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$20,385 06
Dues credited to members	126,018 48
Mortgages redeemed, foreclosed or transferred to real estate..	72,750 00
Loans on shares repaid.....	10,200 00
Fees received	416 25
Fines received	702 91
Interest received	41,429 27
Rent received	380 00
Dividends retained on withdrawals	1,286 22
Liberty bonds	1,650 00
	<hr/>
	\$275,218 19
	<hr/>

DISBURSEMENTS

Loaned on mortgage	\$112,550 00
Loaned on shares	13,900 00
Dues repaid on withdrawal, or applied loans	55,294 65
Paid matured shares	52,675 86
Dividends paid on withdrawal, or applied loans	10,727 35
Cash dividends paid on income and accumulative prepaid shares	364 44
Paid salaries and clerk-hire	2,150 00
Paid advertising, printing and postage	247 45
Paid rent	360 00
Paid repairs to real estate	344 82
Paid taxes, insurance, etc.	43 69
Paid banking department, examination	45 42
Paid banking department, assessment	42 29
Officers' bonds	60 00
State League dues and expenses of delegate	49 40
Telephone	48 06
Light	13 70
Audit committee	15 00
Stationery	25 55
Janitor	6 00
Express	27
Cash difference	10 00
Interest returned	50 00
Typewriter	94 50
Liberty bonds purchased	5,000 00
Cash on hand December 31, 1917	21,099 75
	<hr/>
	\$275,218 19
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1.00 monthly. Shares in force January 1, 1917, 9,421; shares issued during the year, 1,641; shares withdrawn during the year, 1,262; shares in force, 9,800. Borrowing members, 370, holding 3,541 shares; non-borrowing members, 802,

holding 6,259 shares. Female shareholders, 456, holding 3,433 shares. Total dividends credited members during the year on instalment shares, \$35,605.63; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$754.02; rate, 4¼ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$64,673.26. Entrance fee, 25 cents per share. Operating expenses as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,069.92. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Dutchess, Putnam and Ulster counties, New York State. Largest mortgage loan outstanding, \$16,000. Mortgages in force in New York State, \$684,500. No foreclosures during the year.

ERIE COUNTY

AETNA PERMANENT SAVINGS AND LOAN ASSOCIATION

No. 77 Seventeenth street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	CHARLES H. SCHWENK.....	51 Fifteenth Street.
Secretary.....	WILLIAM E. SHIFFERENS.....	14 Seventeenth Street.
Treasurer.....	CONRAD KAISER.....	371 Vermont Street.
Attorney.....	GEORGE B. BURD.....	26 Erie Co. Bk. Bldg.

ASSETS

Loans on bond and mortgage	\$89,050 00
Loans on shares	480 00
Stocks and bonds	1,050 00
Real estate	721 47
Cash on hand and in bank	3,750 85
Furniture and fixtures	273 00
	<hr/>
	\$95,334 32

LIABILITIES

Due shareholders, dues	\$75,006 10
Due shareholders, dividends credited	10,722 10
Undivided profits	1,136 62
Guaranty fund (as per section 392 of Banking Law)	4,200 00
Unearned or rebatable premium	4,269 50
	<hr/>
	\$95,334 32

RECEIPTS

Cash on hand January 1, 1917.....	\$7,048 90
Dues credited to members	34,781 35
Mortgages redeemed, foreclosed or transferred to real estate..	7,280 00
Loans on shares repaid	600 00
Fees received	152 25
Fines received	16 74
Interest received	5,377 20
Premium received	910 00
Dividends retained on withdrawals	960 00
Liberty bonds	150 00
	<hr/>
	\$57,276 44

DISBURSEMENTS

Loaned on mortgage	\$11,180 00
Loaned on shares	1,080 00
Dues repaid on withdrawal, or applied on loans	20,390 25
Paid matured shares	16,620 00
Dividends paid on withdrawal, or applied on loans.....	1,835 65
Paid salaries and clerk-hire	753 00
Paid advertising, printing and postage	61 20
Paid repairs to real estate	90 00
Paid taxes, insurance, etc.	22 98
Paid banking department, examination	14 00
Paid banking department, assessment	6 51
Premium repaid	180 00
Furniture and fixtures	83 00
Liberty bonds purchased	1,200 00
Cash on hand December 31, 1917	3,759 85
	<hr/>
	\$57,276 44
	<hr/>

Plan, serial. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 2,446; shares issued during the year, 609; shares withdrawn during the year, 446; shares in force, 2,609. Borrowing members, 42, holding 563 shares; non-borrowing members, 341, holding 2,046 shares. Female shareholders, 152, holding 847 shares. Total dividends credited members during the year on instalment shares, \$5,548.75; rate, 7 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$16,620. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$814.20. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 15 cents per share. Premium paid by borrowing members, \$10.00 per share.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$8,060. Mortgages in force in New York State, \$89,050. No foreclosures during the year.

BLACK ROCK MUTUAL HOME AND SAVINGS ASSOCIATION

No. 52 Amherst street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	CONRAD MAY	249 East Street.
Secretary.....	FRED L. HEITZMANN.....	206 Dearborn Street
Treasurer.....	JAMES LEE.....	62 Amherst Street.
Attorney.....	JAMES P. SCHAUS.....	604 Curtiss Building.

ASSETS

Loans on bond and mortgage.....	\$264,810 00
Stocks and bonds.....	1,000 00
Real estate	20,119 12
Cash on hand and in bank.....	20,693 64
Advances for taxes, insurance, etc.....	279 21
	<hr/>
	\$306,901 97
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LIABILITIES

Due shareholders, dues.....	\$246,113 55
Due shareholders, dividends credited.....	34,567 37
Balance to be paid borrowers on mortgage loans.....	1,400 00

94 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Undivided profits	\$11,621 05
Guaranty fund (as per section 392 of Banking Law)	13,200 00
	<hr/>
	\$306,901 97
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$14,763 04
Dues credited to members.....	231,595 18
Mortgages redeemed, foreclosed or transferred to real estate..	69,340 00
Real estate sold.....	1,175 00
Fines received	28 35
Interest received	17,051 80
Premium received	3,220 60
Rent received	1,405 00
	<hr/>
	\$338,578 97
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DISBURSEMENTS

Loaned on mortgage.....	\$45,430 00
Dues repaid on withdrawal, or applied on loans.....	243,798 98
Dividends paid on withdrawal, or applied on loans.....	8,778 56
Paid borrowed money and prior mortgages.....	10,000 00
Paid interest on borrowed money and prior mortgages.....	159 02
Paid for real estate.....	2,750 00
Paid salaries and clerk-hire.....	3,703 50
Paid advertising, printing and postage.....	445 49
Paid rent	150 00
Paid repairs to real estate.....	78 31
Paid taxes, insurance, etc.....	671 55
Paid banking department, examination.....	38 00
Paid banking department, assessment.....	19 95
Officers' bonds	77 19
Advances for taxes, insurance, etc.....	279 21
State League dues.....	7 00
Telephone	42 10
Lights	27 96
Heat	153 00
Mortgage tax	139 50
Office supplies	117 01
Liberty bonds purchased	1,000 00
Legal expense	19 00
Cash on hand December 31, 1917.....	20,693 64
	<hr/>
	\$338,578 97
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Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 8,703; shares issued during the year, 1,329; shares withdrawn during the year, 1,261; shares in force, 8,771. Borrowing members, 133, holding 1,163 shares; non-borrowing members, 1,346, holding 7,608 shares. Female shareholders, 457, holding 2,300 shares. Total dividends credited members during the year on instalment shares, \$11,079.15; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,723.25. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 5 cents per share per week.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$9,000. Mortgages in force in New York State, \$264,810. No foreclosures during the year.

CARLTON STREET PERMANENT SAVINGS AND AID ASSOCIATION

No. 306 Carlton street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1880]

Officers	Names	Post-office addresses
President.....	CHARLES DETHLOFF.....	55 Berlin Street.
Secretary.....	JOHN A. GLUNZ.....	39 Peach Street.
Treasurer.....	WILLIAM SCHMIDT.....	306 Carlton Street.
Attorney.....	LOUIS BRAUNLEIN.....	Mutual Life Bldg.

ASSETS

Loans on bond and mortgage.....	\$37,437 50
Cash on hand and in bank.....	5,917 77
Furniture and fixtures.....	50 00
	<hr/>
	\$43,405 27

LIABILITIES

Due shareholders, dues.....	\$38,079 25
Due shareholders, dividends credited.....	3,380 96
Undivided profits	1,085 01
Guaranty fund (as per section 392 of Banking Law).....	880 05
	<hr/>
	\$43,405 27

RECEIPTS

Cash on hand January 1, 1917.....	\$8,804 73
Dues credited to members.....	41,235 75
Mortgages redeemed, foreclosed or transferred to real estate..	5,312 50
Fees received	171 25
Interest received	2,469 64
	<hr/>
	\$57,993 87

DISBURSEMENTS

Loaned on mortgage.....	\$11,800 00
Dues repaid on withdrawal, or applied on loans.....	38,406 25
Dividends paid on withdrawal, or applied on loans.....	1,359 34
Paid salaries and clerk-hire.....	432 00
Paid advertising, printing and postage.....	9 66
Paid rent	51 50
Paid banking department, examination.....	14 00
Paid banking department, assessment.....	3 35
Cash on hand December 31, 1917.....	5,917 77
	<hr/>
	\$57,993 87

Plan, permanent. Par value of shares, \$100. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 3,396; shares issued during the year, 695; shares withdrawn during the year, 583; shares in force, 3,498. Borrowing members, 33, holding 563 shares; non-borrowing members, 405, holding 2,935 shares. Female shareholders, 240, holding 1,609 shares. Total dividends credited members during the year on instalment shares, \$1,595.14; rate 5 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$493.16. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 12 cents per share per week. No premium charged.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$3,500. Mortgages in force in New York State, \$37,437.50. No foreclosures during the year.

CLINTON MUTUAL SAVINGS AND LOAN ASSOCIATION

No. 379 William street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1878]

Officers	Names	Post-office addresses
President.....	FREDERICK GRAMLICH.....	596 Clinton Street.
Secretary.....	CHARLES KLING.....	37 Laurel Street.
Treasurer.....	CHARLES KLING.....	37 Laurel Street.
Attorneys.....	STEIN & BARBER.....	410 Brisbane Building.

ASSETS

Loans on bond and mortgage.....	\$521,674 62
Stocks and bonds.....	5,000 00
Contracts for the sale of real estate.....	2,866 21
Real estate	6,600 00
Cash on hand and in bank.....	30,040 12
Advances for taxes, insurance, etc.....	136 49
	<hr/>
	\$566,317 44
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LIABILITIES

Due shareholders, dues.....	\$459,701 50
Due shareholders, dividends credited.....	48,696 20
Undivided profits	31,000 00
Guaranty fund (as per section 392 of Banking Law).....	26,919 74
	<hr/>
	\$566,317 44
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RECEIPTS

Cash on hand January 1, 1917.....	\$28,785 10
Dues credited to members.....	247,046 25
Mortgages redeemed, foreclosed or transferred to real estate..	87,474 21
Real estate sold.....	7,270 79
Fees received	989 75
Interest received	31,280 00
Rent received	1,205 50
Dividends retained on withdrawals.....	1,673 23
Advances repaid	457 58
Profit on sale of real estate.....	3,366 00
Received on judgment.....	30 00
Contracts for sale of real estate.....	2,307 61
Taxes, insurance etc.....	31 91
	<hr/>
	\$411,917 93
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DISBURSEMENTS

Loaned on mortgage.....	\$98,247 33
Dues repaid on withdrawal, or applied on loans.....	201,741 25
Paid matured shares	54,722 66
Dividends paid on withdrawal, or applied on loans.....	10,895 38
Paid for real estate.....	2,870 79
Paid salaries and clerk-hire.....	4,314 50
Paid advertising, printing and postage.....	927 94
Paid repairs to real estate.....	1,141 53
Paid taxes, insurance, etc.....	841 64
Paid banking department, examination.....	51 75
Paid banking department, assessment.....	34 21
Advances for taxes, insurance, etc.....	116 24
Commission for sale of real estate.....	177 50

Foreclosure costs	\$486 07
Typewriter	102 50
Taxes and interest charged to real estate contracts.....	206 52
Liberty bonds purchased.....	5,000 00
Cash on hand December 31, 1917.....	30,040 12
	<hr/>
	\$411,917 93
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Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 19,697; shares issued during the year, 14,258; shares withdrawn during the year, 14,928; shares in force, 19,027. Borrowing members, 216, holding 2,224 shares; non-borrowing members, 2,712, holding 16,803 shares. Female shareholders, 1,745, holding 9,763 shares. Total dividends credited members during the year on instalment shares, \$22,311.51; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$54,722.66. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$5,242.44. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$6,250. Mortgages in force in New York State, \$521,674.62. Three foreclosures during the year.

THE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF HAMBURG

No. 44 Main street, Hamburg, N. Y.

[Organized under Law of 1910. Commenced business 1918]

Officers	Names	Post-office addresses
President.....	CARLTON E. ENO.....	Hamburg, N. Y.
Secretary.....	ARTHUR J. STRAUB.....	Hamburg, N. Y.
Treasurer.....	REUBEN F. KNOCHE.....	Hamburg, N. Y.
Attorney.....	ALBERT L. STRATEMEIER.....	Hamburg, N. Y.

ASSETS

Loans on bond and mortgage.....	\$78,250 00
Loans on shares.....	4,215 15
Stocks and bonds.....	2,800 00
Cash on hand and in bank.....	921 10
Interest, premium, fees and fines due and unpaid.....	554 68
	<hr/>
	\$86,740 93
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$70,487 75
Due shareholders, dividends credited.....	6,871 41
Borrowed money	8,500 00
Undivided profits	352 53
Guaranty fund (as per section 392 of Banking Law).....	450 00
Operating expense unpaid.....	79 24
	<hr/>
	\$86,740 93
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RECEIPTS

Cash on hand January 1, 1917.....	\$4,617 98
Dues credited to members.....	33,121 75
Money borrowed	19,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	12,800 00
Loans on shares repaid.....	2,757 25

Fees received	\$162 50
Interest received	3,975 05
Premium received	658 56
Dividends retained on withdrawals.....	125 71
Liberty bonds sold.....	950 00
	<hr/>
	\$78,668 80

DISBURSEMENTS

Loaned on mortgage.....	\$44,250 00
Loaned on shares	3,903 00
Dues repaid on withdrawal, or applied on loans.....	13,196 50
Dividends paid on withdrawal, or applied on loans.....	664 86
Cash dividends paid on income and accumulative prepaid shares	71 41
Paid borrowed money and prior mortgages.....	11,000 00
Paid interest on borrowed money and prior mortgages.....	503 36
Paid salaries and clerk-hire.....	275 00
Paid advertising, printing and postage.....	113 47
Paid banking department	20 10
Liberty bonds purchased.....	3,750 00
Cash on hand December 31, 1917.....	921 10
	<hr/>
	\$78,668 80

Plan, permanent. Par value of shares, \$125. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 1,911; shares issued during the year, 650; shares withdrawn during the year, 213; shares in force, 2,348. Borrowing members, 35, holding 241 shares; non-borrowing members, 391, holding 2,107 shares. Female shareholders, 126, holding 569 shares. Total dividends credited members during the year on instalment shares, \$3,343.46; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$299.07; rate, 4 per cent. and 6 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$388.47. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$79.24.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 4 cents per share per week.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$8,000. Mortgages in force in New York State, \$78,250. No foreclosures during the year.

DEPEW CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 104 Sawyer avenue, Depew, N. Y.

[Organized under Law of 1894. Commenced business 1895]

Officers	Names	Post-office addresses
President.....	E. J. NASH.....	Depew, N. Y.
Secretary.....	J. FRED PETTYS.....	Depew, N. Y.
Treasurer.....	GUSTAV GRAMLICH.....	Depew, N. Y.
Attorney.....	S. JAY O'HART.....	Depew, N. Y.

ASSETS

Loans on bond and mortgage	\$79,700 00
Stocks and bonds	1,000 00
Real estate	909 10
Cash on hand and in bank	4,455 26
Furniture and fixtures	87 75
Insurance due	40 80
	<hr/>
	\$86,192 91

LIABILITIES

Due shareholders, dues	\$72,390 86
Due shareholders, dividends credited	8,933 70
Undivided profits	3,071 31
Guaranty fund (as per section 392 of Banking Law)	1,797 04
	<hr/>
	\$86,192 91
	<hr/>

RECEIPTS

Cash on hand January 1, 1917	\$14,947 80
Dues credited to members	33,298 88
Mortgages redeemed, foreclosed or transferred to real estate..	9,500 00
Fees received	17 25
Interest received	5,673 10
Advances repaid	17 80
	<hr/>
	\$63,454 83
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$23,700 00
Dues repaid on withdrawal, or applied on loans	30,614 10
Dividends paid on withdrawal, or applied on loans	2,359 28
Paid salaries and clerk-hire	800 00
Paid advertising, printing and postage	19 70
Paid rent	35 00
Paid repairs to real estate	201 68
Paid taxes, insurance, etc.	37 74
Paid banking department	19 25
Officers' bonds	45 00
Advances for taxes, insurance etc.	16 80
Errors	2 00
Liberty bonds purchased	1,000 00
Furniture	87 75
Light	19 54
Sundry expenses	41 73
Cash on hand December 31, 1917.....	4,455 26
	<hr/>
	\$63,454 83
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Plan, permanent. Par value of shares, \$100. Instalments are 16½ cents and 25 cents weekly.

Shares in force January 1, 1917, 2,380; shares issued during the year, 1,107; shares withdrawn during the year, 710; shares in force, 2,777. Borrowing members, 62, holding 797 shares; non-borrowing members, 262, holding 1,980 shares. Female shareholders, 37, holding 395 shares. Total dividends credited members during the year on instalment shares, \$3,078.11; rate, 8 per cent.

No unpaid withdrawals. Membership fee, 25 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$960.97. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 2 per cent.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$3,100. Mortgages in force in New York State, \$79,700. No foreclosures during the year.

EAST BUFFALO SAVINGS AND LOAN ASSOCIATION

No. 1156 Lovejoy street, Buffalo, N. Y.

[Organized under Law of 1910. Commenced business 1913]

Officers	Names	Post-office addresses
President.....	FREDOLIN THOMA.....	1072 Lovejoy Street.
Secretary.....	EDWARD C. KATHER.....	47 Ludington Street.
Treasurer.....	CHARLES A. KLOCKE.....	1156 Lovejoy Street.
Attorney.....	GEORGE L. GROBE.....	Ellicott Square.

ASSETS

Loans on bond and mortgage.....	\$16,510 00
Loans on shares.....	835 00
Stocks and bonds.....	250 00
Cash on hand and in bank.....	1,431 44
	<hr/>
	\$19,026 44
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$17,294 00
Due shareholders, dividends credited.....	891 18
Undivided profits	697 65
Guaranty fund (as per section 392 of Banking Law).....	143 61
	<hr/>
	\$19,026 44
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,487 02
Dues credited to members.....	10,246 75
Loans on shares repaid.....	300 00
Fees received	69 25
Fines received	3 18
Interest received	822 05
Dividends retained on withdrawals.....	28 08
	<hr/>
	\$12,956 33
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$4,420 00
Loaned on shares.....	675 00
Dues repaid on withdrawal, or applied on loans.....	5,892 50
Dividends paid on withdrawal, or applied on loans.....	138 96
Paid salaries and clerk-hire.....	104 00
Paid advertising, printing and postage.....	16 60
Paid banking department, examination.....	14 00
Paid banking department, assessment.....	1 83
Officers' bonds	12 00
Liberty bonds purchased.....	250 00
Cash on hand December 31, 1917.....	1,431 44
	<hr/>
	\$12,956 33
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Plan, serial. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 719; shares issued during the year, 424; shares withdrawn during the year, 390; shares in force, 753. Borrowing members, 20, holding 147 shares; non-borrowing members, 115, holding 606 shares. Female shareholders, 51, holding 188 shares. Total dividends credited members during the year on instalment shares, \$620.92; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$132.60. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$2,210. Mortgages in force in New York State, \$16,510. No foreclosures during the year.

EAST SIDE SERIAL SAVINGS AND LOAN ASSOCIATION

No. 344 East Genesee street, Buffalo, N. Y.

[Organized under Law of 1892. Commenced business 1894]

Officers	Names	Post-office addresses
President.....	ALEXANDER FRANKE.....	358 Sherman Street.
Secretary.....	JACOB A. STAUCH.....	472 Hickory Street.
Treasurer.....	WILLIAM GERBER.....	115 East Genesee Street.
Attorney.....	CHARLES A. HAHN.....	Electric Building.

ASSETS

Loans on bond and mortgage.....	\$73,370 00
Loans on shares.....	970 00
Real estate	4,500 00
Cash on hand and in bank.....	2,145 49
Furniture and fixtures.....	260 70
	<hr/>
	\$81,246 19
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$72,935 31
Due shareholders, dividends credited.....	6,050 12
Undivided profits	1,265 54
Guaranty fund (as per section 392 of Banking Law).....	979 22
Unearned or rebatable premium.....	16 00
	<hr/>
	\$81,246 19
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$5,812 09
Dues credited to members.....	62,011 00
Mortgages redeemed, foreclosed or transferred to real estate..	7,820 00
Loans on shares repaid.....	1,670 00
Real estate sold.....	900 00
Fines received	7 25
Interest received	3,800 01
Rent received	130 00
	<hr/>
	\$82,150 35
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$18,800 00
Loaned on shares.....	1,735 00
Dues repaid on withdrawal, or applied on loans.....	52,584 00
Dividends paid on withdrawal, or applied on loans.....	1,128 66
Paid for real estate.....	4,500 00
Paid salaries and clerk-hire.....	849 00
Paid advertising, printing and postage.....	63 54
Paid rent	89 30
Paid repairs to real estate.....	56 84

102 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Paid taxes, insurance, etc.....	\$50 86
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	5 16
Safe	123 00
Cash on hand December 31, 1917.....	2,145 49
	<hr/>
	\$82,150 35
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Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 4,527; shares issued during the year, 1,365; shares withdrawn during the year, 645; shares in force, 5,247. Borrowing members, 38, holding 370 shares; non-borrowing members, 747, holding 4,877 shares. Female shareholders, 381, holding 1,874 shares. Total dividends credited members during the year on instalment shares, \$2,478.06; rate, 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,001.84. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 per cent. to 6 per cent. Premium paid by borrowing members, \$5.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$4,500. Mortgages in force in New York State, \$73,370. No foreclosures during the year.

THE ELLICOTT PERMANENT SAVINGS AND LOAN ASSOCIATION

No. 17 East Genesee street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	PHILIP GOETZMANN.....	17 East Genesee Street.
Secretary.....	HENRY F. HOLTZ.....	118 East Eagle Street.
Treasurer.....	EDWARD D. REED.....	German-American Bank.
Attorney.....	WILLIAM G. KILHOFFER.....	308 Brisbane Bldg.

ASSETS

Loans on bond and mortgage.....	\$64,490 00
Stocks and bonds.....	2,000 00
Cash on hand and in bank.....	5,205 11
Furniture and fixtures.....	100 00
	<hr/>
	\$71,795 11
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$59,101 07
Due shareholders, dividends credited.....	7,851 32
Undivided profits	2,642 72
Guaranty fund (as per section 392 of Banking Law).....	2,200 00
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	\$71,795 11
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RECEIPTS

Cash on hand January 1, 1917.....	\$4,795 85
Dues credited to members.....	58,162 96
Mortgages redeemed, foreclosed or transferred to real estate..	17,840 00
Fees received	103 25
Interest received	4,180 56
	<hr/>
	\$85,082 62
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DISBURSEMENTS

Loaned on mortgage.....	\$14,050 00
Dues repaid on withdrawal, or applied on loans.....	60,376 51
Dividends paid on withdrawal, or applied on loans.....	3,921 32
Paid salaries and clerk-hire.....	761 25
Paid advertising, printing and postage.....	81 52
Paid rent	150 00
Paid taxes, insurance, etc.....	5 48
Paid banking department, examination.....	21 00
Paid banking department, assessment.....	5 43
State League dues.....	5 00
Liberty bonds purchased.....	500 00
Cash on hand December 31, 1917.....	5,205 11
	<hr/>
	\$85,082 62
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Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 4,280; shares issued during the year, 413; shares withdrawn during the year, 755; shares in force, 3,938. Borrowing members, 41, holding 371 shares; non-borrowing members, 361, holding 3,567 shares. Female shareholders, 156, holding 1,048 shares. Total dividends credited members during the year on instalment shares, \$2,751.73; rate, 4½ per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$997.77. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$4,240. Mortgages in force in New York State, \$64,490. No foreclosures during the year.

ERIE SAVINGS AND LOAN ASSOCIATION

No. 39 Erie street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1884]

Officers	Names	Post-office addresses
President.....	EDWARD F. MEISTER.....	39 Erie Street.
Secretary.....	GEORGE REPP.....	39 Erie Street.
Treasurer.....	GEORGE KARBACH	39 Erie Street.
Attorney.....	JOHN M. HULL.....	1108 Marine Nat. Bk. B1.

ASSETS

Loans on bond and mortgage.....	\$1,144,770 52
Loans on shares.....	47,853 05
Contracts for the sale of real estate.....	6,340 46
Real estate	35,000 00
Cash on hand and in bank.....	94,755 60
Furniture and fixtures.....	4,500 00
	<hr/>
	\$1,333,219 63
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$1,095,744 01
Due shareholders, matured shares.....	50,028 18
Due shareholders, dividends credited.....	87,250 01
Borrowed money	50,000 00
Undivided profits	3,197 43
Guaranty fund (as per section 392 of Banking Law).....	47,000 00
	<hr/>
	\$1,333,219 63
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$27,382 41
Dues credited to members.....	648,722 61
Money borrowed	105,000 00
Mortgages redeemed, foreclosed or transferred to real estate...	193,593 61
Loans on shares repaid.....	55,139 45
Interest received	67,883 11
Rent received	1,191 80
Dividends retained on withdrawals.....	2,268 82
Contracts for the sale of real estate.....	870 00
Appraisals	798 00
Mortgage tax	1,437 25
Sold old books.....	158 03
Sold old table.....	4 00
Revenue stamps	13 17
Rebate on advertising.....	2 80
	<hr/>
	\$1,104,465 06

DISBURSEMENTS

Loaned on mortgage.....	\$304,179 77
Loaned on shares.....	65,377 00
Dues repaid on withdrawal, or applied on loans.....	451,430 98
Paid matured shares	82,433 19
Dividends paid on withdrawal, or applied on loans.....	6,726 01
Cash dividends paid on income and accumulative prepaid shares	566 16
Paid borrowed money and prior mortgages.....	80,000 00
Paid interest on borrowed money and prior mortgages.....	938 29
Paid salaries and clerk-hire.....	7,423 99
Paid advertising, printing and postage.....	1,068 76
Paid repairs to real estate.....	705 43
Paid taxes, insurance, etc.....	696 67
Paid banking department, examination.....	88 00
Paid banking department, assessment.....	68 66
Officers' bonds, compensation and burglary insurance.....	226 37
Mortgage taxes	1,437 25
Telephone	72 30
Electric bill	236 81
Gas bills	20 18
Sundries	345 32
Coal	100 50
Appraisals	504 00
Contract for the sale of real estate.....	392 99
Furniture and fixtures.....	4,670 83
Cash on hand December 31, 1917.....	94,755 60
	<hr/>
	\$1,104,465 06

Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 66,960; shares issued during the year, 31,333; shares withdrawn during the year, 24,633; shares in force, 73,660. Borrowing members, 840, holding 38,159 shares; non-borrowing members, 7,970, holding 35,501 shares. Female shareholders, 3,766. Total dividends credited members during the year on instalment shares, \$31,405.87; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$19,442.79; rate, 4 per cent. and 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$81,385.87. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$9,022.23. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$25,000. Mortgages in force in New York State, \$1,144,770.52. One foreclosure during the year.

FREEHOLD SAVINGS AND LOAN ASSOCIATION

No. 809 Main street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	PETER J. WEIGEL.....	218 Ellicott Square.
Secretary.....	EDWARD J. ZITTEL.....	672 Elm Street.
Treasurer.....	CHARLES J. FIX.....	808 Main Street.
Attorney.....	GODFREY M. FROHE.....	476 Ellicott Square.

ASSETS

Loans on bond and mortgage.....	\$185,299 52
Loans on shares.....	900 00
Stocks and bonds.....	8,512 00
Cash on hand and in bank.....	11,235 77
Advances for taxes, insurance, etc.....	132 73
	<hr/>
	\$186,080 02
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$150,098 17
Due shareholders, dividends credited.....	23,877 43
Undivided profits.....	8,975 13
Guaranty fund (as per section 392 of Banking Law).....	2,968 37
Unearned or rebatable premium.....	125 00
Suspense account.....	35 92
	<hr/>
	\$186,080 02
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RECEIPTS

Cash on hand January 1, 1917.....	\$7,478 57
Dues credited to members.....	110,341 05
Mortgages redeemed, foreclosed or transferred to real estate..	21,747 60
Loans on shares repaid.....	400 00
Real estate sold.....	2,200 00
Interest received.....	10,238 54
Advances repaid.....	16 43
Profit and loss, sale of real estate.....	500 00
Bills receivable.....	100 00
Liberty bonds.....	488 00
Real estate contracts.....	200 00
	<hr/>
	\$153,710 19
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$26,737 12
Loaned on shares.....	825 00
Dues repaid on withdrawal, or applied on loans.....	98,842 33
Dividends paid on withdrawal, or applied on loans.....	3,821 91
Paid salaries and clerk-hire.....	1,609 00
Paid advertising, printing and postage.....	65 10
Paid rent.....	390 00
Paid banking department, examination.....	27 00
Paid banking department, assessment.....	11 09

Officers' bonds	\$52 63
State League dues.....	6 00
Liberty bonds purchased.....	9,000 00
Fire insurance	9 45
Real estate committee.....	51 30
Auditing committee	51 00
Telephone	42 00
Lighting, heating, etc.....	281 37
Burglary insurance	27 12
Contracts for the sale of real estate.....	525 00
Bills receivable	100 00
Cash on hand December 31, 1917.....	11,235 77
	<hr/>
	\$153,710 19
	<hr/>

Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 10,096; shares issued during the year, 1,781; shares withdrawn during the year, 745; shares in force, 11,132. Borrowing members, 40, holding 481 shares; non-borrowing members, 865, holding 10,651 shares. Female shareholders, 574, holding 3,319 shares. Total dividends credited members during the year on instalment shares, \$7,221.29; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,584.97. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$7,150. Mortgages in force in New York State, \$165,299.52. No foreclosures during the year.

GENESEE STREET SAVINGS AND LOAN ASSOCIATION

No. 1535 Genesee street, Buffalo, N. Y.

[Organized under Law of 1914. Commenced business 1914]

Officers	Names	Post-office addresses
President.....	CHARLES BAUER, JR.....	2578 Bailey Avenue.
Secretary.....	OTTO R. GERLACH.....	97 Bissell Avenue.
Treasurer.....	EMIL HOLZBUNER.....	62 Wagner Place.
Attorney.....	J. ADAM WEISS.....	606 Mutual Life Building.

ASSETS

Loans on bond and mortgage.....	\$10,270 00
Stocks and bonds.....	200 00
Cash on hand and in bank.....	10,429 30
	<hr/>
	\$20,899 30
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$19,886 25
Due shareholders, dividends credited.....	819 03
Undivided profits	87 22
Guaranty fund (as per section 392 of Banking Law).....	66 20
Unearned or rebatable premium.....	40 60
	<hr/>
	\$20,899 30
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$3,382 92
Dues credited to members.....	28,170 25
Mortgages redeemed, foreclosed or transferred to real estate..	650 00
Fees received	155 62
Fines received	46 19
Interest received	695 88

\$33,100 86

DISBURSEMENTS

Loaned on mortgage.....	\$2,600 00
Dues repaid on withdrawal, or applied on loans.....	19,424 00
Dividends paid on withdrawal, or applied on loans.....	79 31
Paid salaries and clerk-hire.....	153 50
Paid advertising, printing and postage.....	138 95
Paid rent	12 00
Paid banking department, examination.....	13 00
Paid banking department, assessment	1 69
Officers' bonds	4 65
Office repairs	42 21
Liberty bonds purchased.....	200 00
Sundries	2 25
Cash on hand December 31, 1917.....	10,429 30

\$33,100 86

Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 1,457; shares issued during the year, 1,217; shares withdrawn during the year, 635; shares in force, 2,039. Borrowing members, 7, holding 79 shares; non-borrowing members, 335, holding 1,960 shares. Female shareholders, 152, holding 744 shares. Total dividends credited members during the year on instalment shares, \$544.94; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$355.25. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 1 per cent.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$3,120. Mortgages in force in New York State, \$10,270. No foreclosures during the year.

THE GERMAN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 568 East Genesee street, Buffalo, N. Y.

[Organized under Law of 1894. Commenced business 1898]

Officers	Names	Post-office addresses
President.....	MICHAEL KUNTZ.....	295 Grey Street.
Secretary.....	ARNOLD L. EATON.....	M. & T. National Bank.
Treasurer.....	ANDREW YOUNG	5826 Genesee Street.
Attorney.....	L. P. HANCOCK.....	Mutual Life Ins. Bldg.

ASSETS

Loans on bond and mortgage.....	\$32,770 00
Loans on shares.....	325 00
Contracts for the sale of real estate.....	3,325 00
Real estate	281 85
Cash on hand and in bank.....	3,198 86
Furniture and fixtures.....	134 50

\$40,035 21

LIABILITIES

Due shareholders, dues.....	\$34,391 26
Due shareholders, dividends credited.....	3,747 70
Undivided profits	1,196 25
Guaranty fund (as per section 392 of Banking Law).....	700 00
	<hr/>
	\$40,035 21
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RECEIPTS

Cash on hand January 1, 1917.....	\$600 48
Dues credited to members.....	35,595 45
Money borrowed	800 00
Mortgages redeemed, foreclosed or transferred to real estate..	7,345 00
Loans on shares repaid.....	645 00
Fees received	40 00
Interest received	2,341 65
Premium received	151 42
Advances repaid	13 75
	<hr/>
	\$47,532 75
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$7,225 00
Loaned on shares.....	475 00
Dues repaid on withdrawal, or applied on loans.....	34,420 36
Dividends paid on withdrawal, or applied on loans.....	474 81
Paid borrowed money and prior mortgages.....	800 00
Paid interest on borrowed money and prior mortgages.....	7 46
Paid salaries and clerk-hire.....	706 12
Paid advertising, printing and postage.....	21 40
Paid rent	82 50
Paid repairs to real estate.....	49 34
Paid taxes, insurance, etc.....	4 72
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	3 23
Officers' bonds	10 02
Insurance, furniture	3 18
Sundry expense	31 25
Cash on hand December 31, 1917.....	3,198 86
	<hr/>
	\$47,532 75
	<hr/>

Plan, permanent. Par value of shares, \$50 and \$130. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1917, 2,596; shares issued during the year, 360; shares withdrawn during the year, 351; shares in force, 2,605. Borrowing members, 26, holding 243 shares; non-borrowing members, 484, holding 2,362 shares. Female shareholders, 244, holding 1,101 shares. Total dividends credited members during the year on instalment shares, \$1,206.54; rate, 4 per cent.

No unpaid withdrawals. Membership fee, 10 cents and 25 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$854.47. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 1 per cent.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$3,400. Mortgages in force in New York State, \$32,770. No foreclosures during the year.

GOODELL PERMANENT LOAN ASSOCIATION

No. 109 Goodell street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	J. HENRY WALLENHORST.....	82 Goodell Street.
Secretary.....	JOHN R. SCHWEIGERT.....	84 Holland Street.
Treasurer.....	WILLIAM C. GERLACH.....	207 Goodell Street.
Attorney.....	CHARLES J. DECKOP.....	828 Brisbane Bldg.

ASSETS

Loans on bond and mortgage.....	\$84,570 00
Contracts for the sale of real estate.....	450 00
Cash on hand and in bank.....	11,444 29
Furniture and fixtures.....	379 33
Interest, premium, fees and fines due and unpaid..	<u>\$247 00</u>
	<u><u>\$96,843 62</u></u>

LIABILITIES

Due shareholders, dues.....	\$81,879 75
Due shareholders, dividends credited.....	10,563 92
Balance to be paid borrowers on mortgage loans.....	890 00
Undivided profits	259 95
Guaranty fund (as per section 392 of Banking Law).....	2,500 00
Unearned or rebatable premium.....	750 00
	<u><u>\$96,843 62</u></u>

RECEIPTS

Cash on hand January 1, 1917.....	\$13,072 42
Dues credited to members.....	48,127 00
Mortgages redeemed, foreclosed or transferred to real estate..	5,140 00
Interest received	4,966 79
Rent received	87 00
Correction of error.....	2 28
	<u><u>\$71,395 49</u></u>

DISBURSEMENTS

Loaned on mortgage.....	\$13,900 00
Dues repaid on withdrawal, or applied on loans.....	41,726 25
Dividends paid on withdrawal, or applied on loans.....	2,938 29
Paid salaries and clerk-hire.....	1,014 00
Paid advertising, printing and postage.....	21 25
Paid rent	216 00
Paid banking department	25 75
Officers' bonds	12 00
Janitor service	23 46
Gas and water.....	11 95
Office repairs	7 37
Miscellaneous	6 55
Interest assumed on mortgages.....	33 33
Premium refunded	15 00
Cash on hand December 31, 1917.....	11,444 29
	<u><u>\$71,395 49</u></u>

Plan. permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 3,673; shares issued during the year, 903; shares withdrawn during the year, 820; shares in force, 3,756. Borrowing

members, 23, holding 329 shares; non-borrowing members, 474, holding 3,427 shares. Female shareholders, 308, holding 1,915 shares. Total dividends credited members during the year on instalment shares, \$3,521.93; rate, 4½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,312.58. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 per cent., 5½ per cent. and 6 per cent. Premium paid by borrowing members, \$5 per share.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$5,120. Mortgages in force in New York State, \$84,570. No foreclosures during the year.

HAMBURGH SAVINGS AND LOAN ASSOCIATION

Main street, Hamburg, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	NEWTON C. FISH.....	Hamburg, N. Y.
Secretary.....	GEORGE J. BRENDDEL.....	Hamburg, N. Y.
Treasurer.....	OTHO CHURCHILL	Hamburg, N. Y.
Attorney.....	FRANK C. BRENDDEL.....	Brishane Bldg., Buffalo.

ASSETS

Loans on bond and mortgage.....	\$70,965 50
Loans on shares.....	5,840 00
Stocks and bonds.....	3,826 00
Contracts for the sale of real estate.....	880 43
Cash on hand and in bank.....	7,909 53
	<hr/> \$89,421 46 <hr/>

LIABILITIES

Due shareholders, dues.....	\$76,009 50
Due shareholders, matured shares.....	176 00
Due shareholders, dividends credited	10,014 89
Undivided profits	439 60
Guaranty fund (as per section 392 of Banking Law)	1,854 34
Unearned or rebatable premium.....	927 13
	<hr/> \$89,421 46 <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$588 59
Dues credited to members.....	34,750 75
Mortgages redeemed, foreclosed or transferred to real estate..	6,270 00
Loans on shares repaid.....	800 00
Fees received	197 50
Interest received	4,083 30
Premium received	265 00
Sale of safe.....	75 00
Liberty bond instalments.....	1,174 00
Contracts for the sale of real estate.....	85 50
	<hr/> \$48,289 64 <hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$14,090 00
Loaned on shares	3,200 00
Dues repaid on withdrawal, or applied on loans.....	10,078 00
Paid matured shares.....	5,341 15
Dividends paid on withdrawal, or applied on loans.....	1,508 06
Cash dividends paid on income and accumulative prepaid shares	536 41
Paid salaries and clerk-hire	300 00
Paid advertising, printing and postage.....	44 97
Paid rent	150 00
Paid banking department, examination.....	26 70
Paid banking department, assessment.....	5 03
Liberty bonds purchased.....	5,000 00
Accrued interest on bonds.....	76 31
Incidentals	5 08
Interest paid on mortgage purchased.....	18 40
Cash on hand December 31, 1917.....	7,909 53
	<hr/>
	\$48,289 64

Plan, serial. Par value of shares, \$130. Instalments are 25 cents weekly. Shares in force January 1, 1917, 1,244; shares issued during the year, 1,030; shares withdrawn during the year, 501; shares in force, 1,773. Borrowing members, 27, holding 256 shares; non-borrowing members, 291, holding 1,517 shares. Female shareholders, 96, holding 412 shares. Total dividends credited members during the year on instalment shares, \$3,544.95; rate, 5 9/10 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$536.41; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$6,464.75. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$500.05. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, \$5 per share.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$70,965.50. No foreclosures during the year.

HERCULES PERMANENT SAVINGS AND LOAN ASSOCIATION

No. 188 Cherry street, Buffalo, N. Y.

[Organized under Law of 1861. Commenced business 1885]

Officers	Names	Post-office addresses
President.....	ALIOS REGER.....	76 Rose Street.
Secretary.....	WILLIAM C. CRAMER.....	24 Locust Street.
Treasurer.....	GEORGE SPINDLER.....	242 Cherry Street.
Attorney.....	JACOB STEIN.....	Brisbane Building.

ASSETS

Loans on bond and mortgage.....	\$920 00
Cash on hand and in bank.....	1,977 65
Furniture and fixtures.....	50 00
	<hr/>
	\$2,947 65

LIABILITIES

Due shareholders, dues.....	\$2,709 50
Due shareholders, dividends credited.....	94 95
Undivided profits	48
Guaranty fund (as per section 392 of Banking Law).....	142 72
	<hr/>
	\$2,947 65

RECEIPTS

Cash on hand January 1, 1917.....	\$1,183 74
Dues credited to members.....	6,063 77
Mortgages redeemed, foreclosed or transferred to real estate..	1,170 00
Fees received	31 16
Interest received	121 67
	<hr/>
	\$8,570 34

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$6,445 02
Dividends paid on withdrawal, or applied on loans.....	58 16
Paid salaries and clerk-hire.....	78 06
Paid banking department, examination.....	10 25
Paid banking department, assessment.....	1 20
Cash on hand December 31, 1917.....	1,977 65
	<hr/>
	\$8,570 34

Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 542; shares issued during the year, none; shares withdrawn during the year, 109; shares in force, 433. Borrowing members, 2, holding 16 shares; non-borrowing members, 65, holding 417 shares. Female shareholders, 25, holding 138 shares. Total dividends credited members during the year on instalment shares, \$38.12; rate, 3½ per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$78.06. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$780. Mortgages in force in New York State, \$920. No foreclosures during the year.

HOMESTEAD SAVINGS AND LOAN ASSOCIATION

No. 360 Pearl street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1884]

Officers	Names	Post-office addresses
President.....	GEORGE TROUP.....	Holland, N. Y.
Secretary.....	CHARLES H. RODGERS.....	Buffalo, N. Y.
Treasurer.....	CHARLES E. MOREY.....	Buffalo, N. Y.
Attorney.....	FRED GREINER.....	Buffalo, N. Y.

ASSETS

Loans on bond and mortgage.....	\$945,580 00
Loans on shares.....	30,923 00
Stocks and bonds.....	10,000 00
Real estate	27,000 00
Cash on hand and in bank.....	32,094 98
Furniture and fixtures.....	600 00
	<hr/>
	\$1,046,197 98

LIABILITIES

Due shareholders, dues and dividends credited.....	\$957,548 47
Due shareholders, dividends credited on income shares.....	1,308 00
Balance to be paid borrowers on mortgage loans.....	400 00
Undivided profits	11,182 48
Guaranty fund (as per section 392 of Banking Law).....	50,000 00
Unearned or rebatable premium.....	14,673 56
Individual accounts	236 53
Suspended dues, cash over.....	149 20

Contingent dividends	\$10,645 65
Suspense account	54 09

\$1,046,197 98

RECEIPTS

Cash on hand January 1, 1917.....	\$13,104 06
Dues credited to members.....	391,160 80
Mortgages redeemed, foreclosed or transferred to real estate..	107,175 00
Loans on shares repaid.....	120,091 00
Fees received	1,350 90
Interest received	55,302 51
Premium received	2,820 00
Rent received	445 00
Individual accounts	2,475 16
Suspended dues, cash over.....	188 82
Appraisals	4 00
Suspense accounts	54 09

\$694,171 34

DISBURSEMENTS

Loaned on mortgage.....	\$112,600 00
Loaned on shares.....	120,419 00
Dues repaid on withdrawal, or applied on loans.....	217,577 51
Paid matured shares	173,276 18
Cash dividends paid on income and accumulative prepaid shares	1,957 00
Paid salaries and clerk-hire.....	5,363 00
Paid advertising, printing and postage.....	461 84
Paid rent	474 75
Paid repairs to real estate.....	162 81
Paid taxes, insurance, etc.....	898 49
Paid banking department, examination.....	61 50
Paid banking department, assessment.....	66 41
Individual accounts	2,471 12
Contingent dividends	13,044 50
Suspended dues, cash over.....	240 29
Mortgage taxes	335 00
Premium rebated	920 61
Registry fees rebated.....	28 90
Interest rebated	63 63
Liberty bonds purchased.....	10,000 00
Sundry expenses	1,653 82
Cash on hand December 31, 1917.....	32,094 98

\$694,171 34

Plan, permanent. Par value of shares, \$50 and \$100. Instalments are 10 cents and 20 cents weekly.

Shares in force January 1, 1917, 40,807; shares issued during the year, 8,833½; shares withdrawn during the year, 10,652; shares in force, 38,988½. Borrowing members, 433, holding 6,219 shares; non-borrowing members, 2,949, holding 32,769½ shares. Female shareholders, 2,045, holding 20,957 shares. Total dividends credited members during the year on instalment shares, \$44,533.23; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,330; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$186,320.68. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$7,949.41. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, \$4 on each \$100 share.

Loans have been made in Erie and Genesee counties, New York State. Largest mortgage loan outstanding, \$18,400. Mortgages in force in New York State, \$945,580. No foreclosures during the year.

HYDRAULIC MUTUAL SAVINGS AND LOAN ASSOCIATION

No. 813 Seneca street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1881]

Officers	Names	Post-office addresses
President.....	EDWARD AST.....	210 Balts Avenue.
Secretary.....	JULIEN A. RIESTER.....	230 East Ferry Street.
Treasurer.....	EUGENE J. RIESTER.....	588 Linwood Avenue.
Attorney.....	HENRY J. ROSCHE.....	287 East North Street.

ASSETS

Loans on bond and mortgage.....	\$76,456 00
Stocks and bonds.....	1,000 00
Contracts for the sale of real estate.....	1,575 00
Cash on hand and in bank.....	10,566 72
Furniture and fixtures.....	75 00
	<hr/>
	\$89,672 72

LIABILITIES

Due shareholders, dues and dividends credited.....	\$71,891 82
Undivided profits	8,463 71
Guaranty fund (as per section 392 of Banking Law).....	5,000 00
Unearned or rebatable premium.....	4,317 19
	<hr/>
	\$89,672 72

RECEIPTS

Cash on hand January 1, 1917.....	\$13,405 33
Dues credited to members.....	31,718 00
Mortgages redeemed, foreclosed or transferred to real estate..	9,876 50
Real estate sold.....	1,750 45
Fees received	290 50
Fines received	65 16
Interest received	4,732 76
Premium received	750 00
Rent received	234 70
Contract for the sale of real estate.....	525 00
Gain on real estate.....	1,041 85
	<hr/>
	\$64,390 25

DISBURSEMENTS

Loaned on mortgage.....	\$14,350 00
Dues repaid on withdrawal, or applied on loans.....	25,036 21
Paid matured shares.....	11,738 81
Paid salaries and clerk-hire.....	862 25
Paid advertising, printing and postage.....	9 35
Paid rent	104 00
Paid repairs to real estate.....	32 25
Paid taxes, insurance, etc.....	87 00
Paid banking department, assessment.....	6 28
Officers' bonds	20 00
Liberty bonds purchased.....	1,000 00
Premium rebated	343 19
Collection of rents.....	23 47
Commission on sale of real estate.....	157 82
Searches	11 00
Furniture	38 90
Moving	3 00
Cash on hand December 31, 1917.....	10,566 72
	<hr/>
	\$64,390 25

Plan, permanent. Par value of shares, \$100. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 2,407; shares issued during the year, 1,161; shares withdrawn during the year, 1,169; shares in force, 2,399. Borrowing members 40, holding 373 shares; non-borrowing members, 375, holding 2,026 shares. Female shareholders, 200, holding 952 shares. Total dividends credited members during the year on instalment shares, \$3,196.90; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$11,738.81. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,022.07. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 12½ cents per share per week. Premium paid by borrowing members, \$10 per share.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$3,000. Mortgages in force in New York State, \$76,456. No foreclosures during the year.

INDUSTRY PERMANENT DIME SAVING AND LOAN ASSOCIATION

No. 173 Peckham street, Buffalo, N. Y.

[Organised under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	PHILIPP ROSENKRANZ....	18 Sweeney Street.
Secretary.....	FRITZ WEISS.....	757 Broadway.
Treasurer.....	FRED WEISS.....	30 Herman Street.
Attorney.....	THEODORE STEEG.....	1048 Genesee Street.

ASSETS

Loans on bond and mortgage.....	\$30,315 40
Cash on hand and in bank.....	4,144 39
	<u>\$34,459 79</u>

LIABILITIES

Due shareholders, dues.....	\$26,831 96
Due shareholders, dividends credited.....	3,102 32
Undivided profits	1,200 51
Guaranty fund (as per section 392 of Banking Law).....	1,515 00
Unearned or rebatable premium.....	1,810 00
	<u>\$34,459 79</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$9,574 72
Dues credited to members.....	16,609 32
Mortgages redeemed, foreclosed or transferred to real estate..	784 60
Fees received	133 05
Fines received	14 55
Interest received	1,635 33
Premium received	500 00
Advances repaid	79 50
Overdraft repaid	100 00
	<u>\$29,431 07</u>

DISBURSEMENTS

Loaned on mortgage.....	\$7,500 00
Dues repaid on withdrawal, or applied on loans.....	16,124 84
Dividends paid on withdrawal, or applied on loans.....	1,075 64
Paid salaries and clerk-hire.....	443 25
Paid advertising, printing and postage.....	17 65

Paid rent	\$10 00
Paid banking department, examination.....	25 00
Paid banking department, assessment	2 96
Advances for taxes, insurance, etc.....	79 50
Profit and loss	7 84
Cash on hand December 31, 1917.....	4,144 39
	<hr/>
	\$29.431 07
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 1,580; shares issued during the year, 1,920; shares withdrawn during the year, 1,868; shares in force, 1,632. Borrowing members, 9, holding 303 shares; non-borrowing members, 174, holding 1,329 shares. Female shareholders, 84, holding 660 shares. Total dividends credited members during the year on instalment shares, \$278.63; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$843.27; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$498.86. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 per cent.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$5,400. Mortgages in force in New York State, \$30,315.40. No foreclosures during the year.

IRISH-AMERICAN SAVINGS AND LOAN ASSOCIATION

No. 138 Pearl street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1884]

Officers	Names	Post-office addresses
President.....	WILLIAM J. FORSYTH.....	Buffalo, N. Y.
Secretary.....	JOSEPH W. DOOLEY.....	Buffalo, N. Y.
Treasurer.....	JAMES HANRAHAN.....	Buffalo, N. Y.
Attorney.....	GEO. J. COCHRANE.....	Buffalo, N. Y.

ASSETS

Loans on bond and mortgage.....	\$2,708.753 66
Loans on shares.....	92.852 38
Stocks and bonds.....	45.850 00
Cash on hand and in bank.....	228.886 73
Advances for taxes, insurance, etc.....	27 55
Instalments due and unpaid.....	\$1,698 00
Interest, premium, fees and fines due and unpaid..	1,327 42
	<hr/>
	\$3,076.370 32
	<hr/>

LIABILITIES

Due sharcholders, dues.....	\$2,663.763 71
Due shareholders, dividends credited.....	239,798 50
Undivided profits	26,808 11
Guaranty fund (as per section 392 of Banking Law).....	145.000 00
Unearned or rebatable premium.....	1.000 00
	<hr/>
	\$3,076.370 32
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$237,997 06
Dues credited to members.....	1,144,183 53
Mortgages redeemed, foreclosed or transferred to real estate..	341,742 00
Loans on shares repaid.....	74,253 60
Fees received	3,905 25
Fines received	824 58
Interest received	166,154 72
Dividends retained on withdrawals.....	5,047 60
Advances repaid	139 79
Liberty bonds sold.....	4,150 00
National defense savings shares.....	15,677 00
	<hr/>
	\$1,994,075 13
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$655,362 00
Loaned on shares.....	85,647 73
Dues repaid on withdrawal, or applied on loans.....	593,140 16
Paid matured shares.....	312,031 50
Dividends paid on withdrawal, or applied on loans.....	44,090 13
Paid salaries and clerk-hire.....	11,211 00
Paid advertising, printing and postage.....	1,696 88
Paid rent	2,400 00
Paid banking department, examination.....	179 55
Paid banking department, assessment.....	161 49
Advances for taxes, insurance, etc.....	55 35
Appraising property	3,274 00
Auditing	80 00
Individual accounts	532 20
National defense savings shares.....	5,150 00
Interest	22 23
Liberty bonds purchased.....	50 000 00
Accrued interest on bonds.....	154 18
Cash on hand December 31, 1917.....	228,886 73
	<hr/>
	\$1,994,075 13
	<hr/>

Plan. serial. Par value of shares, \$130. Instalments are 25 cents weekly. Shares in force January 1, 1917, 93,300; shares issued during the year, 33,468; shares withdrawn during the year, 14,166; shares in force, 112,602. Borrowing members, 946, holding 12,270 shares; non-borrowing members, 7,224, holding 100,332 shares. Female shareholders, 4,135, holding 56,301 shares. Total dividends credited members during the year on instalment shares, \$111,852.30; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$19,333.33; rate 3½ per cent. and 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$312,031.50. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$19,182.08. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$30,000. Mortgages in force in New York State, \$2,708,753.66. Four foreclosures during the year.

ITALIAN-AMERICAN SAVINGS AND LOAN ASSOCIATION

No. 228 Court street, Buffalo, N. Y.

[Organized under Law of 1914. Commenced business 1915]

Officers	Names	Post-office addresses
President.....	CARMELO GUGINO	36 Mechanic Street.
Secretary.....	HORACE O. LANZA	228 Court Street.
Treasurer.....	HORACE O. LANZA.....	228 Court Street.
Attorney.....	HORACE O. LANZA.....	921 White Building.

ASSETS

Loans on bond and mortgage.....	\$18,000 00
Cash on hand and in bank.....	4,136 78
	<hr/> \$22,136 78

LIABILITIES

Due shareholders, dues.....	\$11,190 16
Due shareholders, dividends credited.....	25 56
Borrowed money	10,000 00
Undivided profits	908 88
Guaranty fund (as per section 392 of Banking Law).....	12 18
	<hr/> \$22,136 78

RECEIPTS

Cash on hand January 1, 1917.....	\$5,624 66
Dues credited to members.....	43,604 35
Money borrowed	10,000 00
• Mortgages redeemed, foreclosed or transferred to real estate..	38,780 00
Loans on shares repaid.....	760 00
Fees received	6 50
Interest received	1,583 95
Dividends retained on withdrawals.....	1 35
	<hr/> \$100,360 81

DISBURSEMENTS

Loaned on mortgage.....	\$23,240 00
Loaned on shares.....	400 00
Dues repaid on withdrawal, or applied on loans.....	70,677 24
Dividends paid on withdrawal, or applied on loans.....	352 13
Cash dividends paid on income and accumulative prepaid shares	468 17
Paid interest on borrowed money and prior mortgages.....	47 05
Paid salaries and clerk-hire.....	445 00
Paid rent	3 34
Expenses, sale of mortgages.....	591 10
Cash on hand December 31, 1917.....	4,136 78
	<hr/> \$100,360 81

Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 713; shares issued during the year, 146; shares withdrawn during the year, 127; shares in force, 732. Borrowing members, 5, holding 99 shares; non-borrowing members, 53, holding 633 shares. Female shareholders, 6, holding 22 shares. Total dividends credited members during the year on instalment shares, \$194.40; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$488.17; rate 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$448.34. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$4,000. Mortgages in force in New York State, \$18,000. No foreclosures during the year.

JEFFERSON SAVINGS AND LOAN ASSOCIATION

No. 1290 Jefferson street, Buffalo, N. Y.

[Organized under Law of 1914. Commenced business 1915]

Officers	Names	Post-office addresses
President.....	WILLIAM G. BISHOP....	1294 Jefferson Street.
Secretary.....	EDWARD DECK	166 Winslow Avenue.
Treasurer.....	GEORGE F. GROF.....	384 Crescent Avenue.
Attorney.....	FREDERICK G. BAGLEY...	275 Riley Street.

ASSETS

Loans on bond and mortgage.....	\$42,800 00
Loans on shares.....	1,895 00
Stocks and bonds.....	3,300 00
Cash on hand and in bank.....	5,175 86
Furniture and fixtures.....	300 00
	<hr/>
	\$53,470 86
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$50,067 00
Due shareholders, dividends credited.....	1,790 89
Undivided profits	1,011 18
Guaranty fund (as per section 392 of Banking Law)	173 79
Due subscribers to Liberty bonds.....	428 00
	<hr/>
	\$53,470 86
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$5,457 75
Dues credited to members.....	49,023 75
Money borrowed	3,650 00
Mortgages redeemed, foreclosed or transferred to real estate..	700 00
Loans on shares repaid.....	666 00
Fees received	355 25
Interest received	2,453 44
Premium received	247 80
Dividends retained on withdrawals.....	70 01
Liberty bonds sold.....	1,700 00
Subscriptions on Liberty bonds.....	2,128 00
	<hr/>
	\$66 452 00
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$17,500 00
Loaned on shares.....	1,995 00
Dues repaid on withdrawal, or applied on loans.....	30,271 00
Dividends paid on withdrawal, or applied on loans.....	233 77
Paid borrowed money and prior mortgages.....	3,650 00
Paid interest on borrowed money and prior mortgages.....	15 36
Paid salaries and clerk-hire.....	250 00
Paid advertising, printing and postage.....	191 30
Paid rent	259 00
Paid banking department, assessment.....	2 92
Office supplies	95 05
Furniture and fixtures.....	112 74
Liberty bonds purchased.....	6,700 00
Cash on hand December 31, 1917.....	5,175 86
	<hr/>
	\$66 452 00
	<hr/>

Plan, permanent. Par value of shares \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 2,978; shares issued during the year, 2,345; shares withdrawn during the year, 1,126; shares in force, 4,197. Borrowing members, 13, holding 130 shares; non-borrowing members, 681, holding 4,067 shares. Female shareholders, 388, holding 1,911 shares. Total dividends credited members during the year on instalment shares, \$1,365.10; rate $4\frac{1}{4}$ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$20.19; rate 3 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$908.09. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 5 cents per share per week.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$3,000. Mortgages in force New York State, \$42,800. No foreclosures during the year.

KENMORE SAVINGS AND LOAN ASSOCIATION

No. 2852 Delaware avenue, Kenmore, N. Y.

[Organized under law of 1914. Commenced business 1917]

Officers	Names	Post-office addresses
President.....	CHARLES A. SCHEELER.....	Buffalo, N. Y.
Secretary.....	JOHN S. GILBERT.....	Kenmore, N. Y.
Treasurer.....	WILLIAM W. WHITELOCK.....	Kenmore, N. Y.
Attorney.....	JOHN S. KNIBLOE.....	Buffalo, N. Y.

ASSETS

Loans on bond and mortgage.....	\$4,300 00
Loans on shares.....	46 00
Cash on hand and in bank.....	4,982 34
Furniture and fixtures.....	240 00
	\$9,568 34

LIABILITIES

Due shareholders, dues.....	\$9,228 75
Due shareholders, dividends credited.....	31 78
Undivided profits	259 37
Guaranty fund(as per section 392 of Banking Law).....	3 44
Special deposit	20 00
Clerk-hire unpaid	25 00
	\$9,568 34

RECEIPTS

Dues credited to members.....	\$10,775 25
Mortgages redeemed, foreclosed or transferred to real estate..	400 00
Loans on shares repaid.....	185 00
Fees received	331 50
Fines received	17 45
Interest received	175 55
Premium received	16 76
Rent received	12 00
Dividends retained on withdrawals.....	1 19
Guaranty fund	3 44
Special deposits	185 40
Profit and loss.....	25 50
Dividends credited	36 91
	\$12,165 95

DISBURSEMENTS

Loaned on mortgage.....	\$4,700 00
Loaned on shares.....	231 00
Dues repaid on withdrawal, or applied on loans.....	1,546 50
Dividends paid on withdrawal, or applied on loans.....	5 13
Paid advertising, printing and postage.....	244 98
Paid banking department	10 25
Furniture and fixtures.....	240 00
Expense of loans.....	165 40
Profit and loss.....	40 35
Cash on hand December 31, 1917.....	4,982 34
	<hr/>
	\$12,165 95
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Plan, permanent. Par value of shares, \$125. Instalments are 25 cents weekly.

Shares in force January 1, 1917, none; shares issued during the year, 1,238; shares withdrawn during the year, 209; shares in force, 1,029. Borrowing members, 3, holding 35 shares; non-borrowing members, 119, holding 994 shares. Female shareholders, 34, holding 140 shares. Total dividends credited members during the year on instalment shares, \$36.76; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, 15 cents; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$244.98. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$25.

Premium plan, permium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 2½ cents per share per week.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$2,300. Mortgages in force in New York State, \$4,300. No foreclosures during the year.

LACKAWANNA SAVINGS AND LOAN ASSOCIATION

No. 955 Ridge road, Lackawanna, N. Y.

[Organized under Law of 1914. Commenced business 1914]

Officers	Names	Post-office addresses
President.....	TALMADGE BLASS.....	Lackawanna, N. Y.
Secretary.....	MARTIN T. RYAN.....	Lackawanna, N. Y.
Treasurer.....	MARTIN I. DELANEY.....	Lackawanna, N. Y.
Attorney.....	JOHN J. SULLIVAN.....	Lackawanna, N. Y.

ASSETS

Loans on bond and mortgage.....	\$13,300 00
Cash on hand and in bank.....	2,052 78
	<hr/>
	\$15,352 78
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$14,354 30
Due shareholders, dividends credited.....	622 86
Undivided profits	320 62
Guaranty fund (as per section 392 of Banking Law).....	30 00
Suspense account	25 00
	<hr/>
	\$15,352 78
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,338 08
Dues credited to members.....	6,045 88
Money borrowed	1,300 00
Fees received	10 00
Interest received	663 84
Suspense account	25 00
	<hr/>
	\$9,382 80
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$2,800 00
Dues repaid on withdrawal, or applied on loans.....	1,663 08
Dividends paid on withdrawal, or applied on loans.....	9 52
Paid borrowed money and prior mortgages.....	2,800 00
Paid interest on borrowed money and prior mortgages.....	13 42
Paid salaries and clerk-hire.....	14 50
Paid advertising, printing and postage.....	10 47
Paid banking department, assessment.....	1 70
Officers' bonds	17 33
Cash on hand December 31, 1917.....	2,052 78
	<hr/>
	\$9,382 80
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 50 cents monthly.

Shares in force January 1, 1917, 942; shares issued during the year, 172; shares withdrawn during the year, 101; shares in force, 1,013. Borrowing members, 9, holding 133 shares; non-borrowing members, 73, holding 880 shares. Female shareholders, 10, holding 69 shares. Total dividends credited members during the year on instalment shares, \$377.75; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$119.94; rates, various.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$44. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$2,200. Mortgages in force in New York State, \$13,300. No foreclosures during the year.

LOVEJOY PERMANENT DIME SAVINGS AND LOAN ASSOCIATION

No. 668 William street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	HENRY SCHMIDT.....	39 Blake Street.
Secretary.....	CHARLES LOWENSTEIN.....	1546 Fillmore Avenue.
Treasurer.....	ANTON VOLK.....	93 Stanton Street.
Attorney.....	J. ADAM WEISS.....	Mutual Life Bldg.

ASSETS

Loans on bond and mortgage.....	\$19,963 75
Loans on shares.....	311 25
Stocks and bonds.....	500 00
Cash on hand and in bank.....	4,971 40
	<hr/>
	\$25,746 40
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$21,665 37
Due shareholders, dividends credited.....	1,693 04
Undivided profits	1,012 99
Guaranty fund (as per section 392 of Banking Law).....	1,000 00
Unearned or rebatable premium.....	375 00
	<hr/>
	\$25,746 40
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$6,538 55
Dues credited to members.....	15,751 74
Mortgages redeemed, foreclosed or transferred to real estate..	1,467 50
Loans on shares repaid.....	268 75
Fees received	193 85
Fines received	65 35
Interest received	947 80
Premium received	539 98
Profit and loss, dues and dividends.....	104 50
	<hr/>
	\$25,878 02
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$6,256 25
Dues repaid on withdrawal, or applied on loans.....	12,498 25
Dividends paid on withdrawal, or applied on loans.....	1,007 38
Paid salaries and clerk-hire.....	577 90
Paid advertising, printing and postage.....	13 02
Paid rent	20 00
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	2 32
Officers' bonds	12 00
Liberty bonds purchased.....	500 00
Cash on hand December 31, 1917.....	4,971 40
	<hr/>
	\$25,878 02
	<hr/> <hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 2,647; shares issued during the year, 2,324; shares withdrawn during the year, 1,490; shares in force, 3,481. Borrowing members, 15, holding 400 shares; non-borrowing members, 240, holding 3,081 shares. Female shareholders, 121, holding 1,459 shares. Total dividends credited members during the year on instalment shares, \$1,004.97; rate, 6 per cent.

No unpaid withdrawals. Entrance fee, 5 cents and 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$622.92. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 7½ per cent.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$3,762.50. Mortgages in force in New York State, \$19,963.75. No foreclosures during the year.

NIAGARA SAVINGS AND LOAN ASSOCIATION

No. 12 Main street, Tonawanda, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	FRED ENGELKING.....	Tonawanda, N. Y.
Secretary.....	EDWARD W. BETTS.....	Tonawanda, N. Y.
Treasurer.....	CHARLES ZUCKMUIER.....	Tonawanda, N. Y.
Attorney.....	JOHN K. PATTON.....	Tonawanda, N. Y.

ASSETS

Loans on bond and mortgage.....	\$1,056,026 93
Loans on shares.....	6,240 00
Stocks and bonds.....	25,000 00
Real estate	3,652 75
Cash on hand and in bank.....	63,191 58
Furniture and fixtures.....	300 00
Advances for taxes, insurance, etc.....	181 42
Instalments due and unpaid.....	\$8,789 75
Interest, premium, fees and fines due and unpaid..	2,395 44

\$1,154,592 68**LIABILITIES**

Due shareholders, dues.....	\$938,588 50
Due shareholders, dividends credited.....	149,580 84
Borrowed money.....	1,400 00
Undivided profits	25,023 34
Guaranty fund (as per section 392 of Banking Law).....	40,000 00

\$1,154,592 68**RECEIPTS**

Cash on hand January 1, 1917.....	\$37,499 33
Dues credited to members.....	327,226 25
Mortgages redeemed, foreclosed or transferred to real estate..	162,110 00
Loans on shares repaid.....	3,640 00
Real estate sold.....	3,439 21
Fees received	1,818 25
Fines received	947 31
Interest received	61,475 17
Premium received	7,255 51
Dividends retained on withdrawals.....	3,423 89
Advances repaid	31 55
Profit and loss, real estate.....	2,288 96

\$611,155 43**DISBURSEMENTS**

Loaned on mortgage.....	\$204,880 00
Loaned on shares	6,890 00
Dues repaid on withdrawal, or applied on loans.....	115,975 00
Paid matured shares	170,170 00
Dividends paid on withdrawal, or applied on loans.....	10,512 74
Paid borrowed money and prior mortgages.....	1,000 00
Paid interest on borrowed money and prior mortgages.....	126 50
Paid for real estate	5,463 85
Paid salaries and clerk-hire.....	6,240 00
Paid advertising, printing and postage.....	154 97
Paid rent	300 00
Paid banking department, examination.....	67 45
Paid banking department, assessment.....	70 33

Officers' bonds	\$32 00
Advances for taxes, insurance, etc.....	160 27
State League dues.....	15 00
Janitor	40 57
Insurance on furniture.....	7 63
Lighting	15 77
Office repairs	26 70
Liberty bonds purchased.....	25,000 00
Foreclosure costs	815 07
Cash on hand December 31, 1917.....	63,191 58
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	\$611,155 43
	<hr/>

Plan, serial. Par value of shares, \$130. Instalments are 25 cents weekly. Shares in force January 1, 1917, 25,396; shares issued during the year, 6,981; shares withdrawn during the year, 9,324; shares in force, 23,053. Borrowing members, 762, holding 7,960 shares; non-borrowing members, 2,393, holding 15,093 shares. Female shareholders, 1,282, holding 7,902 shares. Total dividends credited members during the year on instalment shares, \$63,482.83; rate, 6 3/10 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$170,170. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$6,832.64. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 2 cents per share per week.

Loans have been made in Erie and Niagara counties, New York State. Largest mortgage loan outstanding, \$12,090. Mortgages in force in New York State, \$1,056,026.93. Two foreclosures during the year.

THE PEOPLE'S DIME SAVINGS AND LOAN ASSOCIATION No. 2

No. 338 Genesee street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	GEORGE J. FLIERL.....	61 Earl Place.
Secretary.....	FRED SCHULTZ.....	166 Cherry Street.
Treasurer.....	A. C. KRANICHFELD.....	434 Genesee Street.
Attorney.....	J. J. STEIN.....	Brisbane Building.

ASSETS

Loans on bond and mortgage.....	\$89,200 00
Stocks and bonds.....	1,200 00
Real estate	7,000 00
Cash on hand and in bank.....	6,151 48
Furniture and fixtures.....	300 00
	<hr/>
	\$103,851 48
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$91,224 20
Due shareholders, dividends credited.....	8,318 88
Undivided profits	1,898 40
Guaranty fund (as per section 392 of Banking Law).....	2,410 00
	<hr/>
	\$103,851 48
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$5,394 44
Dues credited to members.....	80,227 40
Mortgages redeemed, foreclosed or transferred to real estate..	49,600 00
Fees received	332 20
Fines received	166 53
Interest received	5,335 15
Rent received	457 09
Dividends retained on withdrawals.....	67 10
	<hr/>
	\$141,579 91
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DISBURSEMENTS

Loaned on mortgage.....	\$29,700 00
Dues repaid on withdrawal, or applied on loans.....	96,764 10
Dividends paid on withdrawal, or applied on loans.....	5,567 61
Paid salaries and clerk-hire.....	1,804 25
Paid advertising, printing and postage.....	4 25
Paid repairs to real estate.....	69 10
Paid taxes, insurance, etc.....	144 02
Paid banking department, examination.....	17 75
Paid banking department, assessment.....	8 20
Officers' bonds	12 00
State League dues.....	6 00
Light, fuel and water.....	52 80
New books	41 50
Sundry expense	36 85
Liberty bonds purchased	1,200 00
Cash on hand December 31, 1917.....	6,151 48
	<hr/>
	\$141,579 91
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 15,126; shares issued during the year, 3,322; shares withdrawn during the year, 3,846; shares in force, 14,602. Borrowing members, 56, holding 1,100 shares; non-borrowing members, 830, holding 13,502 shares. Female shareholders, 519, holding 7,176 shares. Total dividends credited members during the year on instalment shares, \$3,498.17; rate, 4 per cent. and 5 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,957.65. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$7,000. Mortgages in force in New York State. \$89,200. One foreclosure during the year.

POLISH CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 615 Fillmore avenue, Buffalo, N. Y.

[Organized under Law of 1894. Commenced business 1909]

Officers	Names	Post-office addresses
President.....	ANTHONY SCHREIBER.....	662 Fillmore Avenue.
Secretary.....	S. S. NOWICKI.....	615 Fillmore Avenue.
Treasurer.....	S. LIPOWICZ.....	1199 Broadway.
Attorney.....	LEON J. NOWAK.....	801 Fillmore Avenue.

ASSETS

Loans on bond and mortgage.....	\$171,415 00
Stocks and bonds.....	24,700 00

ERIE COUNTY

127

Cash on hand and in bank.....	\$21,711 34
Interest, premium, fees and fines due and unpaid.....	951 07
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	\$218,777 41
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$182,873 57
Due shareholders, dividends credited.....	3,498 93
Borrowed money	23,200 00
Undivided profits	7,646 86
Guaranty fund (as per section 392 of Banking Law).....	1,500 00
Unearned or rebatable premium.....	58 05
	<hr/>
	\$218,777 41
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$29,904 39
Dues credited to members.....	140,503 32
Money borrowed	23,200 00
Mortgages redeemed, foreclosed or transferred to real estate..	9,705 00
Fees received	103 00
Interest received	9,917 46
	<hr/>
	\$213,333 17
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$36,600 00
Dues repaid on withdrawal, or applied on loans.....	122,611 17
Dividends paid on withdrawal, or applied on loans.....	6,210 29
Paid interest on borrowed money and prior mortgages.....	13 65
Paid salaries and clerk-hire.....	1,098 50
Paid advertising, printing and postage.....	249 85
Paid rent	107 50
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	11 37
Liberty bonds purchased.....	24,700 00
Cash on hand December 31, 1917.....	21,711 34
	<hr/>
	\$213,333 17
	<hr/>

Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 20,026; shares issued during the year, 6,490; shares withdrawn during the year, 6,784; shares in force, 19,732. Borrowing members, 8, holding 33 shares; non-borrowing members, 738, holding 19,699 shares. Female shareholders, 221, holding 4,745 shares. Total dividends credited members during the year on instalment shares, \$1,499.47; rate, 4½ per cent. Total dividends, credited or paid in cash to members during the year on other shares, \$5,080.80; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,455.85. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent.

Premium paid by borrowing members, \$4 per share.

Loans have been made in Erie and Niagara counties, New York State. Largest mortgage loan outstanding, \$15,000. Mortgages in force in New York State, \$171,415. No foreclosures during the year.

RIVERSIDE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 1911 Niagara street, Buffalo, N. Y.

[Organized under Law of 1894. Commenced business 1895]

Officers	Names	Post-office addresses
President.....	WILLIAM BRANDT.....	538 Tonawanda Street.
Secretary.....	FRANK M. ROESSLER.....	27 Farmer Street.
Treasurer.....	GEORGE DEHLINGER.....	4 Hartman Place.
Attorney.....	JOHN S. DRUAR.....	Erie Co. Sav. Bank Bldg.

ASSETS

Loans on bond and mortgage.....	\$193,650 00
Loans on shares.....	150 00
Stocks and bonds.....	7,500 00
Real estate	7,739 86
Cash on hand and in bank.....	31,351 21
Furniture and fixtures.....	650 00
Advances for taxes, insurance, etc.....	263 01
	<hr/>
	\$241,304 08

LIABILITIES

Due shareholders, dues and dividends credited.....	\$207,388 04
Due shareholders, matured shares.....	23,500 00
Balance to be paid borrowers on mortgage loans.....	1,200 00
Undivided profits	4,116 04
Guaranty fund (as per section 392 of Banking Law).....	5,100 00
	<hr/>
	\$241,304 08

RECEIPTS

Cash on hand January 1, 1917.....	\$20,978 04
Dues credited to members.....	173,431 04
Mortgages redeemed, foreclosed or transferred to real estate..	28,600 00
Interest received	10,407 15
Premium received	2,631 91
Rent received	611 00
Dividends retained on withdrawals.....	168 10
Advances repaid	92 21
Liberty bonds sold.....	500 00
Depreciation, furniture and fixtures.....	36 25
Appraisals	75 00
Unclaimed balances	15 41
Dividends refunded	10 82
Profit and loss.....	1 00
	<hr/>
	\$237,557 93

DISBURSEMENTS

Loaned on mortgage.....	\$46,125 00
Dues repaid on withdrawal, or applied on loans.....	140,845 85
Paid matured shares	8,190 34
Paid salaries and clerk-hire.....	2,068 50
Paid advertising, printing and postage.....	73 67
Paid rent	35 00
Paid repairs to real estate.....	34 82
Paid taxes, insurance, etc.....	150 33
Paid banking department, assessment.....	13 30
Officers' bonds	26 00
Advances for taxes, insurance, etc.....	29 00
Liberty bonds purchased.....	8,000 00
Safe	100 00

ERIE COUNTY

129

Adding machine	\$166 25
Appraisal fees	90 00
Burglary insurance	41 50
Heat and light.....	29 46
Telephone	43 70
Cleaning office	50 50
Depreciation, furniture and fixtures.....	36 25
Books and sundries.....	57 25
Cash on hand December 31, 1917.....	31,351 21
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	\$237,557 93
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Plan, permanent. Par value of shares, \$100. Instalments are 12½ cents and 25 cents weekly.

Shares in force January 1, 1917, 8,559; shares issued during the year, 3,328; shares withdrawn during the year, 217; shares in force, 11,670. Borrowing members, 118, holding 1,792 shares; non-borrowing members, 1,505, holding 9,878 shares. Female shareholders; no record kept. Total dividends credited members during the year on instalment shares, \$6,916.43; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,812.30; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$26,523.91. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,515.58. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. and 6 per cent. Premium paid by borrowing members, 3 cents per share per week.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$5,100. Mortgages in force in New York State, \$193,650. No foreclosures during the year.

SCAJAQUADA SAVINGS AND LOAN ASSOCIATION

No. 863 East Ferry street, Buffalo, N. Y.

[Organized under Law of 1914. Commenced business 1916]

Officers	Names	Post-office addresses
President.....	FRED WEBER, Sr.....	475 Winslow Avenue.
Secretary.....	JOSEPH P. DONLAY.....	344 Bissell Avenue.
Treasurer.....	JOHN KRUGER	41 Carl Street.
Attorney.....	JOSEPH ROEMHILD, Jr...	Mutual Life Building.

ASSETS

Loans on shares.....	\$452 50
Cash on hand and in bank.....	1,317 18
	<hr/>
	\$1,769 68
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$1,687 80
Due shareholders, dividends credited.....	38 35
Undivided profits	39 24
Guaranty fund (as per section 392 of Banking Law)	4 29
	<hr/>
	\$1,769 68
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,336 29
Dues credited to members.....	2,799 00
Loans on shares repaid.....	498 50
Fees received	55 05
Fines received	2 86
Interest received	67 34

Premium received	\$10 52
Dividends retained on withdrawals.....	4 05
Dividend repaid	5 10
	<hr/>
	\$4,778 71
	<hr/>

DISBURSEMENTS

Loaned on shares.....	\$926 00
Dues repaid on withdrawal, or applied on loans.....	2,436 60
Dividends paid on withdrawal, or applied on loans.....	24 70
Paid advertising, printing and postage.....	26 15
Paid banking department, assessment.....	1 08
Officers' bonds	32 00
Legal service	15 00
Cash on hand December 31, 1917.....	1,317 18
	<hr/>
	\$4,778 71
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 482; shares issued during the year, 651; shares withdrawn during the year, 634; shares in force, 499. Borrowing members, 11, holding 150 shares; non-borrowing members, 30, holding 349 shares. Female shareholders, 11, holding 171 shares. Total dividends credited members during the year on instalment shares, \$48.62; rate, 6½ per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$74.23. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

No loans have been made.

SCHILLER PARK SAVINGS AND LOAN ASSOCIATION.

No. 2117 East Genesee street, Buffalo, N. Y.

[Organized under law of 1914. Commenced business 1917]

Officers	Names	Post-office addresses
President.....	CHARLES GEIGLE.....	92 Floss Avenue.
Secretary.....	PETER BRENDL.....	267 Laurel Street.
Treasurer.....	ERNEST F. STORCK.....	2195 Genesee Street.
Attorney.....	J. ADAM WEISS.....	606 Mutual Life Bldg.

ASSETS

Cash on hand and in bank.....	\$3,202 39
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$3,144 00
Due shareholders, dividends credited.....	5 64
Undivided profits	49 63
Guaranty fund (as per section 392 of Banking Law)	3 12
	<hr/>
	\$3,202 39
	<hr/>

RECEIPTS

Dues credited to members.....	\$3,369 50
Fees received	44 10
Fines received	4 20
Interest received	14 09
	<hr/>
	\$3,431 89
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DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$225 50
Officer's bonds	4 00
Cash on hand December 31, 1917.....	3,202 39
	<hr/>
	\$3,431 89
	<hr/>

Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, none; shares issued during the year, 973; shares withdrawn during the year, 63; shares in force, 910. No borrowing members. Non-borrowing members, 180, holding 910 shares. Female shareholders, 20, holding 378 shares.

Total dividends credited members during the year on instalment shares, \$5.64; rate 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per book. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4. Unpaid, none.

Premium plan, gross.

No loans have been made.

SECURITY SAVINGS AND LOAN ASSOCIATION OF BUFFALO, N. Y.

No. 10 Builders Exchange, Pearl street, Buffalo, N. Y.

[Organized under Law of 1910. Commenced business 1912]

Officers	Names	Post-office addresses
President.....	FERDINAND GRIMM.....	316 Terrace.
Secretary.....	FREDERICK BENNETT....	11 East Utica Street.
Treasurer.....	JOHN E. SCHUESLER.....	254 Weiss Street.
Attorney.....	JOSEPH A. WECHTER.....	809 Chamber of Commerce.

ASSETS

Loans on bond and mortgage.....	\$141,540 00
Loans on shares	20,055 00
Stocks and bonds	9,726 00
Real estate	910 00
Cash on hand and in bank.....	4,239 09
Furniture and fixtures	137 80
Advances for taxes, insurance, etc.....	17 82
	<hr/>
	\$176,625 71
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$155,309 00
Due shareholders, dividends credited.....	17,780 32
Undivided profits	2,003 39
Guaranty fund (as per section 392 of Banking Law).....	1,483 00
Unearned or rebatable premium.....	50 00
	<hr/>
	\$176,625 71
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,010 67
Dues credited to members.....	53,305 25
Money borrowed	500 00
Mortgages redeemed, foreclosed or transferred to real estate..	9,720 00
Loans and shares repaid.....	8,202 00
Fees received	93 40
Fines received	41 50
Interest received	7,424 25

132 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Premium received	\$1,622 84
Dividends retained on withdrawals.....	423 07
Cash over	45 98
Liberty bonds sold	5,274 00
	<hr/>
	\$87,662 96

DISBURSEMENTS

Loaned on mortgage	\$15,890 00
Loaned on shares	18,007 00
Dues repaid on withdrawal, or applied on loans.....	30,489 75
Dividends paid on withdrawal, or applied on loans.....	2,109 31
Paid borrowed money and prior mortgages.....	500 00
Paid interest on borrowed money and prior mortgages.....	2 42
Paid salaries and clerk-hire.....	731 00
Paid advertising, printing and postage.....	106 44
Paid rent	275 00
Paid taxes, insurance, etc.....	25 65
Paid banking department, examination.....	24 45
Paid banking department, assessment.....	9 73
Officers' bonds	78 90
Advances for taxes, insurance, etc.....	4 82
Appraisals	132 00
Rent of safe deposit box.....	20 00
Profit and loss, errors.....	17 40
Liberty bonds purchased.....	15,000 00
Cash on hand December 31, 1917.....	4,239 09
	<hr/>
	\$87,662 96

Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 4,268; shares issued during the year, 719; shares withdrawn during the year, 774; shares in force, 4,213. Borrowing members, 84, holding 1,200 shares; non-borrowing members, 366, holding 3,013 shares. Female shareholders, 141 holding 921 shares. Total dividends credited members during the year on instalment shares, \$8,132.45; rate, 6 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,343.34 Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members 6 per cent. Premium paid by borrowing members, 5 cents per share per week.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$9,100. Mortgages in force in New York State, \$141,540. No foreclosures during the year.

SENECA SAVINGS AND LOAN ASSOCIATION

No. 2234 Seneca street, Buffalo, N. Y.

[Organized under Law of 1910. Commenced business 1914]

Officers	Names	Post-office addresses
President.....	JOHN MAYER.....	88 Indian Ch. Road.
Secretary.....	FRED W. MOELICH.....	284 Cherry Street.
Treasurer.....	RICHARD G. WALLNAT.....	2336 Seneca Street.
Attorney.....	EDWARD A. PURTILL.....	709 D. S. Morgan Bldg.

ASSETS

Loans on bond and mortgage.....	\$7,795 00
Loans on shares	327 50
Cash on hand and in bank.....	1,737 89
	<hr/>
	\$9,860 39

LIABILITIES

Due shareholders, dues	\$9,340 75
Due shareholders, dividends credited.....	459 08
Undivided profits	6 31
Guaranty fund (as per section 392 of Banking Law).....	33 25
Unearned or rebatable premium.....	21 00
	<hr/>
	\$9,860 39
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$5,146 64
Dues credited to members.....	7,275 00
Loans on shares repaid.....	505 00
Fees received	119 25
Interest received	375 50
Interest advanced on mortgage.....	41 75
	<hr/>
	\$13,463 14
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DISBURSEMENTS

Loaned on mortgage	\$5,845 00
Loaned on shares	582 50
Dues repaid on withdrawal, or applied on loans.....	4,045 75
Dividends paid on withdrawal, or applied on loans.....	92 48
Paid salaries and clerk-hire.....	63 00
Paid advertising, printing and postage.....	20 45
Paid rent	103 84
Paid banking department	14 00
Interest on mortgage.....	41 75
Furniture and fixtures.....	16 48
Cash on hand December 31, 1917.....	1,737 89
	<hr/>
	\$13,463 14
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Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 458; shares issued during the year 477; shares withdrawn during the year, 276; shares in force, 659. Borrowing members, 3, holding 22 shares; non-borrowing members, 141, holding 637 shares. Female shareholders, 70 holding 229 shares. Total dividends credited members during the year on instalment shares, \$269.90; rate 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$187.29. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, \$5 per share.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$2,500. Mortgages in force in New York State, \$7,795. No foreclosures during the year.

SYCAMORE AND JOHNSON SAVINGS AND LOAN ASSOCIATION

No. 755 Genesee street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	CONRAD STELLRECHT	73 Berlin Street.
Secretary.....	GEORGE H. GEBAUER.....	160 Johnson Street.
Treasurer.....	OTTO MAYER	609 Sycamore Street.
Attorney.....	WM. O. WEIMAR	54 Hedley Place.

134 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

ASSETS

Loans on bond and mortgage.....	\$56,940 00
Cash on hand and in bank.....	7,093 03
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	\$64,033 03
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LIABILITIES

Due shareholders, dues	\$59,417 50
Due shareholders, dividends credited.....	3,342 29
Undivided profits	190 01
Guaranty fund (as per section 392 of Banking Law).....	1,083 23
	<hr/>
	\$64,033 03
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$2,566 07
Dues credited to members	31,023 75
Mortgages redeemed, foreclosed or transferred to real estate..	4,420 00
Fees received	185 25
Interest received	2,374 03
	<hr/>
	\$40,569 10
	<hr/>

DISBURSEMENTS

Loaned on mortgage	\$7,020 00
Dues repaid on withdrawal, or applied on loans.....	24,342 00
Dividends paid on withdrawal, or applied on loans.....	1,044 08
Paid salaries and clerk-hire.....	847 25
Paid advertising, printing and postage.....	24 00
Paid rent	85 00
Paid banking department, examination.....	14 00
Paid banking department, assessment.....	4 36
Officers' bonds	16 00
Furniture and fixtures	79 38
Cash on hand December 31, 1917.....	7,093 03
	<hr/>
	\$40,569 10
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Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 2,245; shares issued during the year 741; shares withdrawn during the year, 453; shares in force, 2,533. Borrowing members, 46, holding 438 shares; non-borrowing members, 367, holding 2,095 shares. Female shareholders, 166, holding 948 shares. Total dividends credited members during the year on instalment shares, \$1,393.94; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the banking Law, incurred and paid during the year, \$1,051.63. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$4,550. Mortgages in force in New York State, \$56,940. No foreclosures during the year.

WILLIAM AND SHERMAN MUTUAL SAVINGS AND LOAN ASSOCIATION

No. 592 William street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1882]

Officers	Names	Post-office addresses
President.....	GUSTAV KOCH	624 William Street.
Secretary.....	HENRY GEGER	114 Roehrer Avenue.
Treasurer.....	THEO. KUNZ	38 Goembel Avenue.
Attorney.....	H. W. BRENDL	Mutual Life Bldg.

ASSETS

Loans on bond and mortgage.....	\$6,600 00
Cash on hand and in bank.....	7,108 63
	<hr/>
	\$13,708 63

LIABILITIES

Due shareholders, dues.....	\$11,936 50
Due shareholders, dividends credited.....	869 75
Undivided profits	377 38
Guaranty fund (as per section 392 of Banking Law).....	465 00
Unearned or rebatable premium.....	60 00
	<hr/>
	\$13,708 63

RECEIPTS

Cash on hand January 1, 1917.....	\$6,208 97
Dues credited to members.....	5,438 25
Mortgages redeemed, foreclosed or transferred to real estate..	800 00
Fees received	27 75
Interest received	584 12
Advances repaid	43 76
	<hr/>
	\$13,102 85

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$5,318 75
Dividends paid on withdrawal, or applied on loans.....	367 15
Paid salaries and clerk-hire.....	231 00
Paid advertising, printing and postage.....	10 00
Paid rent	6 00
Paid banking department, examination.....	14 00
Paid banking department, assessment.....	1 81
Advances for taxes, insurance, etc.....	43 76
Attorney	1 75
Cash on hand December 31, 1917.....	7,108 63
	<hr/>
	\$13,102 85

Plan, permanent. Par value of shares, \$100. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 497; shares issued during the year, 111; shares withdrawn during the year, 229; shares in force, 379. Borrowing members, 4, holding 48 shares; non-borrowing members, 73, holding 331 shares. Female shareholders, 38, holding 160 shares. Total dividends credited members during the year on instalment shares, \$494.98; rate 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Laws incurred and paid during the year, \$248.75. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, \$2.50 per share.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$2,000. Mortgages in force in New York State, \$6,600. No foreclosures during the year.

WILLIAM STREET PERMANENT SAVINGS AND LOAN ASSOCIATION

No 291 William street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1879]

Officers	Names	Post-office addresses
President.....	JOSEPH B. MILLER.....	259 Northampton Street.
Secretary.....	FRANK R. RUCKDESCHEL....	59 Walnut Street.
Treasurer.....	RUDOLPH GUNOLD.....	600 Goodyear Avenue.
Attorney.....	FRANK R. RUCKDESCHEL....	73 West Eagle Street.

ASSETS

Loans on bond and mortgage.....	\$23,809 50
Cash on hand and in bank.....	14,865 30

\$38,674 80

LIABILITIES

Due shareholders, dues.....	\$31,742 50
Due shareholders, dividends credited.....	2,498 37
Undivided profits	928 73
(Guaranty fund (as per section 392 of Banking Law).....	1,800 00
Unearned or rebatable premium.....	1,705 20

\$38,674 80

RECEIPTS

Cash on hand January 1, 1917.....	\$14,838 14
Dues credited to members.....	12,869 00
Fees received	77 75
Interest received	1,445 81
Premium received	72 50

\$29,303 20

DISBURSEMENTS

Loaned on mortgage.....	\$1,072 50
Dues repaid on withdrawal, or applied on loans.....	6,782 25
Paid matured shares.....	5,654 12
Dividends paid on withdrawal, or applied on loans.....	530 36
Paid salaries and clerk-hire.....	318 00
Paid rent	53 00
Paid banking department, examination.....	14 00
Paid banking department, assessment.....	3 22
Officers' bonds	8 00
Supplies	2 45
Cash on hand December 31, 1917.....	14,865 30

\$29,303 20

Plan, permanent. Par value of shares, \$100. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 977; shares issued during the year, 311; shares withdrawn during the year, 343; shares in force, 945. Borrowing members, 21, holding 228 shares; non-borrowing members, 139, holding 717 shares. Female shareholders, 51, holding 272 shares. Total dividends credited members during the year on instalment shares, \$1,322.44; rate 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$5,654.12. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$381.45. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 12½ cents per share per week. Premium paid by borrowing members, \$7.25 per share.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$2,466.75. Mortgages in force in New York State, \$23,809.50. No foreclosures during the year.

WILLIAMSVILLE SAVINGS AND LOAN ASSOCIATION

No. 5596 Main street, Williamsville, N. Y.

[Organized under Law of 1910. Commenced business 1913]

Officers	Names	Post-office addresses
President.....	B. MILLER	Williamsville, N. Y.
Secretary.....	GEORGE H. DANIEL.....	Williamsville, N. Y.
Treasurer.....	WILLIAM J. JENKINS.....	Williamsville, N. Y.
Attorney.....	GEO. W. WALTERS.....	Williamsville, N. Y.

ASSETS

Loans on bond and mortgage.....	\$10,250 00
Loans on shares	1,308 00
Cash on hand and in bank.....	3,978 66
	<hr/>
	\$15,536 66

LIABILITIES

Due shareholders, dues	\$14,195 11
Due shareholders, dividends credited.....	1,060 66
Undivided profits	105 89
Guaranty fund (as per section 392 of Banking Law)	175 00
	<hr/>
	\$15,536 66

RECEIPTS

Cash on hand January 1, 1917.....	\$861 07
Dues credited to members.....	10,619 00
Money borrowed	1,250 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,200 00
Loans on shares repaid.....	1,670 00
Fees received	48 00
Interest received	665 31
Premium received	60 79
	<hr/>
	\$16,374 17

DISBURSEMENTS

Loaned on mortgage	\$2,277 25
Loaned on shares	2,250 00
Dues repaid on withdrawal, or applied on loans.....	6,314 57
Dividends paid on withdrawal, or applied on loans.....	64 26
Paid borrowed money and prior mortgages.....	1,250 00
Paid interest on borrowed money and prior mortgages.....	144 66
Paid salaries and clerk-hire.....	50 00
Paid advertising, printing and postage.....	22 93
Paid banking department, examination.....	12 20
Paid banking department, assessment.....	1 64
Officers' bonds	8 00
Cash on hand December 31, 1917.....	3,978 66
	<hr/>
	\$16,374 17

Plan, permanent. Par value of shares, \$100. Instalments are 20 cents weekly.

Shares in force January 1, 1917, 892; shares issued during the year, 157; shares withdrawn during the year, 208; shares in force, 841. Borrowing members, 17, holding 285 shares; non-borrowing members, 108, holding 556 shares. Female shareholders, 38, holding 148 shares. Total dividends credited members during the year on instalment shares, \$459.14; rate, 6 per cent.

No unpaid withdrawals. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$80.93. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 1 cent and 2 cents per share per week.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$3,000. Mortgages in force in New York State, \$10,250. No foreclosures during the year.

FRANKLIN COUNTY**SARANAC LAKE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION**

No. 79 Main street, Saranac Lake, N. Y.

[Organized under Law of 1894. Commenced business 1899]

Officers	Names	Post-office addresses
President.....	WILLIAM J. CALLANAN.....	Saranac Lake, N. Y.
Secretary.....	C. J. AYRES.....	Saranac Lake, N. Y.
Treasurer.....	EUCLID C. PINE.....	Saranac Lake, N. Y.
Attorney.....	HERBERT P. COATS.....	Saranac Lake, N. Y.

ASSETS

Loans on bond and mortgage.....	\$119,500 00
Loans on shares	10,328 18
Cash on hand and in bank.....	119 40
	<hr/>
	\$129,947 58
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$101,672 00
Due shareholders, dividends credited.....	20,703 95
Balance to be paid borrowers on mortgage loans.....	425 00
Borrowed money	3,000 00
Undivided profits	1,381 32
Guaranty fund (as per section 392 of Banking Law).....	2,765 31
	<hr/>
	\$129,947 58
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$2,190 00.
Dues credited to members.....	25,712 00
Money borrowed	6,250 00
Mortgages redeemed, foreclosed or transferred to real estate..	13,150 00
Loans on shares repaid.....	4,048 00
Fees received	137 50
Fines received	47 05
Interest received	5,264 98
Premium received	1,755 00
Dividends retained on withdrawals.....	230 87
Advances repaid	55 31
	<hr/>
	\$58,840 71
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$23,650 00
Loaned on shares.....	9,215 18
Dues repaid on withdrawal, or applied on loans.....	9,399 00
Paid matured shares.....	11,049 15
Dividends paid on withdrawal, or applied on loans.....	1,752 38
Paid borrowed money and prior mortgages.....	3,250 00
Paid interest on borrowed money and prior mortgages.....	49 63
Paid salaries and clerk-hire.....	200 00
Paid advertising, printing and postage.....	14 06
Paid banking department.....	37 11
State league dues and expenses.....	36 00
Mortgage taxes	68 80
Cash on hand December 31, 1917.....	119 40
	<hr/>
	\$58,840 71
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 2,031; shares issued during the year, 550; shares withdrawn during the year, 303; shares in force, 2,278. Borrowing members, 65, holding 579 shares; nonborrowing members, 229, holding 1,699 shares. Female shareholders, 124, holding 891 shares. Total dividends credited members during the year on instalment shares, \$6,639.77; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year \$11,049.15. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$250.06; unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 75 cents per share per month. Premium paid by borrowing members, 25 cents per share per month.

Loans have been made in Essex and Franklin counties, New York State. Largest mortgage loan outstanding, \$7,000. Mortgages in force in New York State, \$119,500. One foreclosure during the year.

GENESEE COUNTY

THE GENESEE COUNTY LOAN ASSOCIATION

No. 112 Main street, Batavia, N. Y.

[Organized under Law of 1851. Commenced business 1879]

Officers	Names	Post-office addresses
President.....	G. S. GRISWOLD.....	Batavia, N. Y.
Secretary.....	W. G. POLLARD.....	Batavia, N. Y.
Treasurer.....	JOHN W. PRATT.....	Batavia, N. Y.
Attorney.....	JAMES L. KELLY.....	Batavia, N. Y.

ASSETS

Loans on bond and mortgage.....	\$532,970 98
Loans on shares.....	12,230 00
Stocks and bonds.....	57,906 20
Real estate	8,000 00
Cash on hand and in bank.....	30,053 29
	<hr/>
	\$641,160 47
	<hr/>

LIABILITIES

Due shareholders, dues	\$536,103 96
Due shareholders, dividends credited.....	60,800 09
Undivided profits	11,256 42
Guaranty fund (as per section 392 of Banking Law).....	33,000 00
	<hr/>
	\$641,160 47
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$26,286 43
Dues credited to members.....	205,661 61
Mortgages redeemed, foreclosed or transferred to real estate..	61,956 27
Loans on shares repaid.....	7,203 00
Interest received	33,322 87
Rent received	330 00
Dividends retained on withdrawals.....	383 29
Bonds sold	5,850 00
	<hr/>
	\$340,993 47
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$80,752 75
Loaned on shares.....	9,118 00
Dues repaid on withdrawal, or applied on loans.....	156,247 86
Paid matured shares.....	14,178 15
Dividends paid on withdrawal, or applied on loans.....	13,060 76
Paid salaries and clerk-hire.....	3,710 00
Paid advertising, printing and postage.....	672 84
Paid repairs to real estate.....	34 40
Paid taxes, insurance, etc.....	222 30
Paid banking department, examination.....	103 32
Paid banking department, assessment.....	36 20
Mortgage tax	228 00
Heat and light.....	253 98
Telephone and supplies.....	227 92
Liberty bonds purchased.....	30,049 95
Accrued interest on bonds purchased.....	43 75
Loss on bonds, charged off.....	2,000 00
Cash on hand December 31, 1917.....	30,053 29
	<hr/>
	\$340,993 47

Plan, permanent. Par value of shares, \$125. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 6,658; shares issued during the year, 3,042; shares withdrawn during the year, 3,200; shares in force 6,500. Borrowing members, 160, holding 1,002 shares; non-borrowing members, 1,812, holding 5,498 shares. Female shareholders, 906, holding 2,240 shares. Total dividends credited members during the year on instalment shares, \$8,414.07; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$14,161.25; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$14,178.15. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,864.74. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 per cent, 5½ per cent and 6 per cent. No premium charged.

Loans have been made in Genesee county, New York State. Largest mortgage loan outstanding, \$20,000. Mortgages in force in New York State, \$532,970.98. No foreclosures during the year.

GREENE COUNTY

CATSKILL SAVINGS AND LOAN ASSOCIATION

No. 325 Main street, Catskill, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	PERCIVAL GOLDEN.....	Catskill, N. Y.
Secretary.....	THOMAS E. JONES.....	Catskill, N. Y.
Treasurer.....	P. GARDNER COFFIN.....	Catskill, N. Y.
Attorney.....	ORLIFF T. HEATH.....	Catskill, N. Y.

ASSETS

Loans on bond and mortgage.....	\$205,050 00
Loans on shares	3,462 75
Stocks and bonds.....	43,340 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	7,551 39
Furniture and fixtures.....	517 86
Interest, premium, fees and fines due and unpaid.....	50 00
Accrued interest	600 00
	<hr/>
	\$261,572 00

LIABILITIES

Due shareholders, dues and dividends credited.....	\$231,680 48
Balance to be paid borrowers on mortgage loans.....	100 00
Borrowed money	6,000 00
Undivided profits	9,654 42
Guaranty fund (as per section 392 of Banking Law).....	3,500 00
Suspense account	10,637 10
	<hr/>
	\$261,572 00
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RECEIPTS

Cash on hand January 1, 1917.....	\$2,426 53
Dues credited to members.....	62,228 35
Money borrowed	11,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	15,100 00
Loans on shares repaid.....	1,721 54
Fines received	50 22
Interest received	10,511 64
Premium received	239 32
Dividends retained on withdrawals.....	18 02
Suspense account	9,126 97
Amortization, discount bonds.....	59 62
Amortization, premium bonds.....	11 76
National defense shares.....	2,481 25
Liberty bonds	350 00
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	\$115,825 22
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DISBURSEMENTS

Loaned on mortgage.....	\$33,250 00
Loaned on shares.....	1,360 08
Dues repaid on withdrawal, or applied on loans.....	44,155 40
Dividends paid on withdrawal, or applied on loans.....	2,624 46
Cash dividends paid on income and accumulative prepaid shares	448 00
Paid borrowed money and prior mortgages.....	5,500 00
Paid interest on borrowed money and prior mortgages.....	88 60
Paid salaries and clerk-hire.....	850 00
Paid advertising, printing and postage.....	127 80
Paid rent	125 00
Paid banking department, examination.....	50 71
Paid banking department, assessment.....	14 11
State League dues.....	7 00
Safe	226 35
Sundries	24 85
Liberty bonds purchased	19,000 00
Individuals	37 27
Repairs	6 82
Safe deposit box.....	6 00
Amortization, discount bonds.....	59 62
Amortization, premium bonds.....	11 76
National defense shares.....	350 00
Cash on hand December 31, 1917.....	7,551 30
	<hr/>
	\$115,825 22
	<hr/> <hr/>

Plan, permanent. Par value of shares, \$25, \$100, and \$200. Instalments are 35 cents, 50 cents and \$1 monthly.

Shares in force January 1, 1917, 6,743¼. Total dividends credited members during the year on instalment shares, \$2,378.58; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$4,122.36; rate 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,171.57. Unpaid, none.

No premium plan. Interest paid by borrowing members, 4½ per cent. 5 per cent. 5½ per cent. and 6 per cent. No premium charged.

Loans have been made in Greene county, New York State. Largest mortgage loan outstanding, \$10,000. Mortgages in force in New York State, \$205,050. No foreclosures during the year.

HERKIMER COUNTY

FRANKFORT SAVINGS AND LOAN ASSOCIATION

No. 128 Litchfield street, Frankfort, N. Y.

[Organized under Law of 1910. Commenced business 1912]

Officers	Names	Post-office addresses
President.....	SEYMOUR S. RICHARDS.....	Frankfort, N. Y.
Secretary.....	H. SEYMOUR GETMAN.....	Frankfort, N. Y.
Treasurer.....	GEORGE S. ALLEN.....	Frankfort, N. Y.
Attorney.....	E. LA GRANGE SMITH.....	Frankfort, N. Y.

ASSETS

Loans on bond and mortgage.....	\$73,800 00
Loans on shares.....	667 00
Cash on hand and in bank.....	1,075 82
Furniture and fixtures.....	171 50
	\$75,714 32

LIABILITIES

Due shareholders, dues.....	\$61,554 46
Due shareholders, dividends credited.....	6,523 30
Borrowed money	5,000 00
Undivided profits	2,004 38
Guaranty fund (as per section 392 of Banking Law).....	632 18
	\$75,714 32

RECEIPTS

Cash on hand January 1, 1917.....	\$628 61
Dues credited to members.....	35,856 85
Money borrowed	8,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	16,000 00
Loans on shares repaid.....	325 00
Fees received	94 20
Interest received	3,928 83
	\$64,833 49

DISBURSEMENTS

Loaned on mortgage.....	\$29,800 00
Loaned on shares.....	737 00
Dues repaid on withdrawal, or applied on loans.....	26,706 36
Dividends paid on withdrawal, or applied on loans.....	918 17
Paid borrowed money and prior mortgages.....	5,000 00
Paid interest on borrowed money and prior mortgages.....	77 50

Paid salaries and clerk-hire.....	\$390 00
Paid advertising, printing and postage.....	36 09
Paid rent	10 00
Paid banking department, examination.....	18 00
Paid banking department, assessment.....	4 61
Advances for taxes, insurance, etc.....	2 37
Miscellaneous expense	57 57
Cash on hand December 31, 1917.....	1,075 82
	<hr/>
	\$64,833 49
	<hr/>

Plan, serial. Par value of shares, \$100. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1917, 2,723; shares issued during the year, 942; shares withdrawn during the year, 263; shares in force, 3,402. Borrowing members, 53, holding 755 shares; non-borrowing members, 293, holding 2,647 shares. Female shareholders, 132, holding 639 shares. Total dividends credited members during the year on instalment shares, \$3,015.56; rate, 6 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$496.03. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 10 cents per share per week. Premium paid by borrowing members, 2 cents per share per week.

Loans have been made in Herkimer county, New York State. Largest mortgage loan outstanding, \$3,500. Mortgages in force in New York State, \$73,800. No foreclosures during the year.

HERKIMER CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Pryne Building, North Main street, Herkimer, N. Y.

[Organized under Law of 1894. Commenced business 1898]

Officers	Names	Post-office addresses
President.....	CHARLES STEWART.....	Herkimer, N. Y.
Secretary.....	CLARENCE B. ROOT.....	Herkimer, N. Y.
Treasurer.....	CLARENCE A. MCCREERY.....	Herkimer, N. Y.
Attorney.....	WILLIAM J. GARDINIER.....	Herkimer, N. Y.

ASSETS

Loans on bond and mortgage.....	\$164,850 00
Loans on shares.....	1,641 50
Stocks and bonds.....	4,250 00
Cash on hand and in bank.....	5,812 57
Furniture and fixtures.....	120 00
Interest, premium, fees and fines due and unpaid.....	623 00
	<hr/>
	\$177,297 07
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$145,433 62
Due shareholders, dividends credited.....	17,992 44
Borrowed money	8,500 00
Undivided profits	3,428 01
Guaranty fund (as per section 392 of Banking Law).....	1,943 00
	<hr/>
	\$177,297 07
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$4,484 57
Dues credited to members.....	68,000 69
Money borrowed	26,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	12,850 00
Loans on shares repaid.....	2,780 00
Fees received	49 10
Fines received	81 08
Interest received	7,928 52
Dividends retained on withdrawals.....	245 83
Advances repaid	57 06
Liberty bonds sold.....	750 00
	<hr/>
	\$123,226 85
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DISBURSEMENTS

Loaned on mortgage.....	\$39,300 00
Loaned on shares.....	3,036 50
Dues repaid on withdrawal, or applied on loans.....	49,407 09
Dividends paid on withdrawal, or applied on loans.....	2,086 88
Paid borrowed money and prior mortgages.....	17,500 00
Paid interest on borrowed money and prior mortgages.....	185 19
Paid salaries and clerk-hire.....	800 00
Paid advertising, printing and postage.....	1 00
Paid banking department, assessment	9 56
State League dues.....	6 00
Insurance	2 06
Search	4 00
Appraisals	24 50
Attorney	3 00
Auditors	20 00
Recording	28 50
Liberty bonds purchased.....	5,000 00
Cash on hand December 31, 1917.....	5,812 57
	<hr/>
	\$123,226 85
	<hr/> <hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 15 cents weekly.

Shares in force January 1, 1917, 6,884; shares issued during the year, 1,382; shares withdrawn during the year, 1,782; shares in force, 6,484. Borrowing members, 82, holding 1,465 shares; non-borrowing members, 414, holding 5,019 shares. Female shareholders, 187, holding 1,772 shares. Total dividends credited members during the year on instalment shares, \$5,515.70; rate, $5\frac{1}{2}$ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$689.91; rate, 4 per cent. and 5 per cent.

No unpaid withdrawals. Entrance fee, 5 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$885.06. Unpaid, none.

No premium plan. Interest paid by borrowing members, $5\frac{1}{2}$ per cent., $5\frac{1}{2}$ per cent. and 6 per cent. No premium charged.

Loans have been made in Herkimer county, New York State. Largest mortgage loan outstanding, \$4,000. Mortgages in force in New York State, \$164,850. No foreclosures during the year.

ILION PERMANENT SAVING, BUILDING AND LOAN ASSOCIATION

No. 10 East Main street, Ilion, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	SAMUEL T. RUSSELL.....	Ilion, N. Y.
Secretary.....	W. H. GRIMSHAW.....	Ilion, N. Y.
Treasurer.....	JOHN A. GIBLIN.....	Ilion, N. Y.
Attorney.....	JAMES CONKLING.....	Ilion, N. Y.

ASSETS

Loans on bond and mortgage.....	\$690,060 00
Stocks and bonds.....	10,000 00
Cash on hand and in bank.....	31,040 00
	<hr/>
	\$731,100 00
	<hr/>

LIABILITIES

Due shareholders, dues and dividends credited.....	\$664,773 95
Undivided profits	16,468 17
Guaranty fund (as per section 392 of Banking Law)	15,641 36
Unearned or rebatable premium.....	34,216 52
	<hr/>
	\$731,100 00
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$14,491 51
Dues credited to members.....	301,986 46
Mortgages redeemed, foreclosed or transferred to real estate..	127,740 00
Fees received	399 15
Fines received	473 40
Interest received	31,953 70
Premium received	6,165 00
Rent received	600 00
	<hr/>
	\$483,809 22
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$139,020 00
Dues repaid on withdrawal, or applied on loans.....	207,642 24
Paid salaries and clerk-hire.....	2,776 05
Paid advertising, printing and postage.....	70 25
Paid rent	600 00
Paid banking department, assessment.....	41 98
Officers' bonds	28 00
State League dues and delegates' expenses.....	37 00
Liberty bonds purchased.....	10,000 00
Rebate on premiums.....	1,929 10
Mortgage taxes	473 50
Auditors	60 00
Inspectors of election	10 00
Watchman	20 00
Satisfying mortgages.....	39 50
Furniture	14 85
Insurance on furniture.....	6 75
Cash on hand December 31, 1917.....	31,040 00
	<hr/>
	\$483,809 22
	<hr/>

Plan, permanent. Par value of shares, \$105. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 24,003; shares issued during the year, 3,964; shares withdrawn during the year, 5,319; shares in force, 22,648. Borrowing members, 378, holding 6,572 shares; non-borrowing members, 1,409, holding 16,076 shares. Female shareholders, 694, holding 6,480 shares. Total dividends credited members during the year on instalment shares, \$25,590.49; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,022.90. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, \$5 per share.

Loans have been made in Herkimer county, New York State. Largest mortgage loan outstanding, \$5,250. Mortgages in force in New York State, \$690,060. No foreclosures during the year.

LITTLE FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION

No. 603 East Main street, Little Falls, N. Y.

[Organized under Law of 1910. Commenced business 1913]

Officers	Names	Post-office addresses
President.....	FRANK SENIOR.....	Little Falls, N. Y.
Secretary.....	EDWARD H. KINGSBURY.....	Little Falls, N. Y.
Treasurer.....	JOHN O'ROURKE.....	Little Falls, N. Y.
Attorney.....	W. EARL WARD.....	Little Falls, N. Y.

ASSETS

Loans on bond and mortgage.....	\$45,450 00
Loans on shares.....	260 00
Stocks and bonds.....	6,096 48
Cash on hand and in bank.....	1,675 66
	<hr/>
	\$53,482 14
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$40,390 50
Due shareholders, dividends credited.....	2,810 80
Undivided profits	1,090 07
Guaranty fund (as per section 392 of Banking Law).....	190 77
	<hr/>
	\$53,482 14
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$3,157 40
Dues credited to members.....	31,136 00
Money borrowed	1,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	2,500 00
Loans on shares repaid.....	478 00
Fees received	93 50
Fines received	58 32
Interest received	2,215 22
Dividends retained on withdrawals.....	6 73
	<hr/>
	\$40,645 17
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$10,000 00
Loans on shares.....	363 00
Dues repaid on withdrawal, or applied on loans.....	20,707 50
Dividends paid on withdrawal, or applied on loans.....	467 46
Paid borrowed money and prior mortgages.....	1,000 00
Paid interest on borrowed money and prior mortgages.....	5 00

JEFFERSON COUNTY

147

Paid salaries and clerk-hire.....	\$250 00
Paid advertising, printing and postage.....	71 62
Paid banking department, assessment.....	3 45
Bonds purchased	6, 096 48
Difference in dues.....	5 00
Cash on hand December 31, 1917.....	1, 675 66
	<hr/>
	\$40, 645 17

Plan, permanent. Par value of shares, \$100. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 2,233; shares issued during the year 935; shares withdrawn during the year, 733; shares in force, 2,435. Borrowing members, 18, holding 279 shares; non-borrowing members, 337, holding 2,156 shares. Female shareholders, 122, holding 615 shares. Total dividends credited members during the year on instalment shares, \$1,843.14; rate, 6 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$321.62. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. No premium charged.

Loans have been made in Herkimer county, New York State. Largest mortgage loan outstanding, \$4,300. Mortgages in force in New York State, \$45,450. No foreclosures during the year.

JEFFERSON COUNTY

CARTHAGE SAVINGS, LOAN AND BUILDING ASSOCIATION

No. 8 Strickland Building, So. Mechanic street, Carthage, N. Y.

[Organized under Law of 1851. Commenced business 1869]

Officers	Names	Post-office addresses
President.....	C. E. FRANCIS.....	Carthage, N. Y.
Secretary.....	W. W. SWEET.....	Carthage, N. Y.
Treasurer.....	F. W. COBURN.....	Carthage, N. Y.
Attorney.....	W. A. PORTER.....	Carthage, N. Y.

ASSETS

Loans on bond and mortgage.....	\$285,265 50
Loans on shares.....	4,445 00
Stocks and bonds.....	3,000 00
Cash on hand and in bank.....	25,367 94
Furniture and fixtures.....	1,200 00
	<hr/>
	\$319,278 44

LIABILITIES

Due shareholders, dues.....	\$284,683 73
Due shareholders, dividends credited.....	14,953 74
Undivided profits	14,092 97
Guaranty fund (as per section 392 of Banking Law).....	5,548 00
	<hr/>
	\$319,278 44

RECEIPTS

Cash on hand January 1, 1917.....	\$11,249 43
Dues credited to members.....	70,746 04
Mortgages redeemed, foreclosed or transferred to real estate..	39,225 00
Loans on shares repaid.....	8,328 00
Interest received	16,690 10

Premium received	\$363 58
Dividends retained on withdrawals.....	236 25

\$146,838 40

DISBURSEMENTS

Loaned on mortgage.....	\$30,475 00
Loaned on shares.....	8,498 00
Dues repaid on withdrawal, or applied on loans.....	55,283 20
Paid matured shares.....	12,746 66
Dividends paid on withdrawal, or applied on loans.....	6,565 41
Cash dividends paid on income and accumulative prepaid shares	2,492 13
Paid salaries and clerk-hire.....	1,599 30
Paid advertising, printing and postage.....	256 44
Paid rent	300 00
Paid banking department, examination.....	71 50
Paid banking department, assessment.....	19 36
Mortgage taxes	153 16
Insurance	10 30
Liberty bonds purchased.....	3,000 00
Cash on hand December 31, 1917.....	25,367 94

\$146,838 40

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1917, 1,518; shares issued during the year, 441; shares withdrawn during the year, 557; shares in force, 1,402. Borrowing members, 96, holding 476 shares; non-borrowing members, 224, holding 926 shares. Female shareholders, 135, holding 396 shares. Total dividends credited members during the year on instalment shares, \$4,570.04; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$7,853.67; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$12,746.66. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,166.04. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent.

No premium charged. Loans have been made in Jefferson and Lewis counties, New York State. Largest mortgage loan outstanding, \$7,500. Mortgages in force in New York State, \$285,265.50. No foreclosures during the year.

WATERTOWN SAVINGS, LOAN AND BUILDING ASSOCIATION

No. 105 Charlebois Brothers block, Watertown, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	ELI W. HERRICK.....	Watertown, N. Y.
Secretary.....	A. E. SHERWOOD.....	Watertown, N. Y.
Treasurer.....	A. E. SHERWOOD.....	Watertown, N. Y.
Attorney.....	JOSEPH ATWELL	122 Winslow Street.

ASSETS

Loans on bond and mortgage.....	\$322,781 76
Loans on shares.....	17,601 25
Stocks and bonds.....	3,950 00
Contracts for the sale of real estate.....	14,397 79
Real estate.....	6,688 00
Cash on hand and in bank.....	1,395 85
Furniture and fixtures.....	555 98

\$367,370 63

LIABILITIES

Due shareholders, dues.....	\$285,656 34
Due shareholders, dividends credited.....	49,687 90
Balance to be paid borrowers on mortgage loans.....	400 00
Borrowed money	2,000 00
Undivided profits	21,500 87
Guaranty fund (as per section 302 of Banking Law).....	8,125 52
	<hr/>
	\$367,370 63
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$12,217 62
Dues credited to members.....	84,764 99
Money borrowed	11,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	26,500 00
Loans on shares repaid.....	9,100 50
Fines received	56 42
Interest received	23,090 77
Rent received	773 25
Dividends retained on withdrawals.....	558 37
Advances repaid	58 30
Liberty bond sold.....	50 00
Contracts for the sale of real estate.....	2,246 08
Profit and loss, sale of real estate.....	2,034 51
	<hr/>
	\$172,450 81
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$56,425 00
Loaned on shares.....	15,521 00
Dues repaid on withdrawal, or applied on loans.....	46,496 04
Paid matured shares	22,539 84
Dividends paid on withdrawal, or applied on loans.....	6,959 50
Paid borrowed money and prior mortgages.....	9,000 00
Paid interest on borrowed money and prior mortgages.....	125 00
Paid for real estate.....	5,602 68
Paid salaries and clerk-hire.....	1,814 50
Paid advertising, printing and postage.....	94 24
Paid rent	133 33
Paid repairs to real estate.....	282 58
Paid taxes, insurance, etc.....	318 08
Paid banking department, examination.....	90 00
Paid banking department, assessment.....	20 81
Officers' bonds	28 00
Sundries	82 36
State League dues.....	7 00
Mortgage taxes	257 50
Foreclosure	271 88
Water rents	37 00
Moving	86 00
Signs	26 40
Office insurance	5 50
Meter	5 00
Bonds purchased	4,000 00
Furniture and fixtures.....	64 95
Interest on real estate contracts.....	760 77
Cash on hand December 31, 1917.....	1,395 85
	<hr/>
	\$172,450 81
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 14,019; shares issued during the year, 3,198; shares withdrawn during the year, 2,440; shares in force 14,777. Borrowing members, 375, holding 2,957 shares; non-borrowing members, 975, holding 11,820 shares. Female shareholders, 615, holding 5,898 shares. Total dividends credited members during the year on instalment shares, \$16,126.29; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,542.98; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$22,539.84. Entrance fee, 25 cents per member. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,282.33. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 2.08 per cent.

Loans have been made in Jefferson county, New York State. Largest mortgage loan outstanding, \$10,000. Mortgages in force in New York State, \$322,781.76. One foreclosure during the year.

KINGS COUNTY

ATLANTIC SAVINGS AND LOAN ASSOCIATION

No. 321 Court street, Brooklyn, N. Y.

[Organized under Law of 1887. Commenced business 1888. Reorganized under Law of 1892]

Officers	Names	Post-office addresses
President.....	JOHN J. P. FAGAN.....	609 Sixth Street.
Secretary.....	THOMAS J. SKUSE.....	305 President Street.
Treasurer.....	JOHN A. LAWLER.....	497 First Street.
Attorney.....	CHARLES A. WEBBER.....	44 Court Street.

ASSETS

Loans on bond and mortgage.....	\$1,291,150 00
Loans on shares.....	24,350 00
Stocks and bonds.....	60,050 00
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	1,700 00
Real estate	12,200 00
Cash on hand and in bank.....	68,978 73
Furniture and fixtures.....	875 00
	<hr/>
	\$1,460,303 73
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$1,318,985 04
Due shareholders, dividends credited.....	37,406 64
Prior mortgages	5,750 00
Undivided profits	20,446 05
Guaranty fund (as per section 392 of Banking Law).....	42,709 79
Maturity fund	14,774 20
Interest paid in advance.....	467 33
Reserve fund	19,764 68
	<hr/>
	\$1,460,303 73
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$68,047 04
Dues credited to members.....	311,894 28
Prior mortgages	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	136,450 00
Loans on shares repaid.....	18,450 00
Real estate sold	6,100 00
Interest received	61,151 33
Rent received	612 00
Loan deposits received.....	2,000 00
Shares of Land Bank sold.....	4,000 00
Liberty bonds sold.....	26,770 00
	<hr/>
	\$637,474 65
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$116,200 00
Loaned on shares.....	26,200 00
Dues repaid on withdrawal, or applied on loans.....	244,974 97
Paid matured shares	62,359 64
Cash dividends paid on income and accumulative prepaid shares	2,670 75
Paid borrowed money and prior mortgages.....	6,000 00
Paid interest on borrowed money and prior mortgages.....	996 64
Paid for real estate	7,273 85
Paid salaries and clerk-hire.....	4,867 00
Paid advertising, printing and postage.....	401 80
Paid banking department, examination.....	45 50
Paid banking department, assessment.....	84 77
Loan deposits repaid.....	2,000 00
General expense	2,051 36
Atlantic Building expense.....	307 67
Maturity fund	1,596 38
Reserve fund	3,645 59
Bonds purchased	86,820 00
Cash on hand December 31, 1917.....	68,978 73
	<hr/>
	\$637,474 65
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Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 42,700; shares issued during the year, 5,003; shares withdrawn during the year, 8,266; shares in force, 39,437. Borrowing members, 789, holding 6,561 shares; non-borrowing members, 2,964, holding 32,876 shares. Female shareholders, 1,776, holding 20,948 shares. Total dividends credited members during the year on instalment shares, \$13,813.28; rate, $4\frac{1}{4}$ per cent. and $5\frac{2}{3}$ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$26,264.11; rate, 4 per cent., $4\frac{1}{4}$ per cent. and $4\frac{1}{2}$ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$62,359.64. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$7,320.16. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 per cent., $5\frac{1}{2}$ per cent. and 6 per cent. No premium charged.

Loans have been made in Kings, Queens, New York, Richmond, Suffolk and Westchester counties, New York State. Largest mortgage loan outstanding, \$10,000. Mortgages in force in New York State, \$1,291,150. Two foreclosures during the year.

BAY RIDGE SAVINGS AND LOAN ASSOCIATION

No. 7416 Third avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	WILLIAM B. HATFIELD.....	317 Ninety-third Street.
Secretary.....	HARRY H. OATES.....	Sedgwick Place
Treasurer.....	JAMES RUDDIMAN.....	Senator Street.
Attorney.....	WALTER L. DURACK.....	215 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$115,063 80
Stocks and bonds.....	1,000 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	8,424 54
Cash on hand and in bank.....	438 01
Furniture and fixtures.....	50 00
	<hr/>
	\$125,976 35
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$100,250 72
Due shareholders, dividends credited.....	12,742 60
Borrowed money	7,000 00
Undivided profits	1,256 22
Guaranty fund (as per section 392 of Banking Law).....	4,726 81
	<hr/>
	\$125,976 35
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$5,068 76
Dues credited to members.....	27,823 06
Money borrowed	8,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	16,352 48
Interest received	6,485 17
Premium received	511 22
Rent received	1,294 41
	<hr/>
	\$65,535 10
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$15,116 28
Dues repaid on withdrawal, or applied on loans.....	33,169 43
Dividends paid on withdrawal, or applied on loans.....	4,659 06
Cash dividends paid on income and accumulative prepaid shares	1,963 40
Paid borrowed money and prior mortgages.....	1,000 00
Paid interest on borrowed money and prior mortgages.....	100 38
Paid for real estate.....	6,400 84
Paid salaries and clerk-hire.....	712 00
Paid advertising, printing and postage.....	75 72
Paid rent	180 00
Paid repairs to real estate.....	523 11
Paid taxes, insurance, etc.....	86 38
Paid banking department, examination.....	15 00
Paid banking department, assessment.....	8 47
Officers' bonds	10 00
State League dues and expenses.....	72 00
Liberty bonds purchased.....	1,005 02
Cash on hand December 31, 1917.....	438 01
	<hr/>
	\$65,535 10
	<hr/>

Plan, permanent. Par value of shares, \$100 and \$250. Instalments are 50 cents monthly.

Shares in force January 1, 1917, 1,960; shares issued during the year, 342; shares withdrawn during the year, 359; shares in force, 1,943. Borrowing members, 60, holding 1,150 shares; non-borrowing members, 327, holding 793 shares. Female shareholders, 83, holding 245 shares. Total dividends credited members during the year on instalment shares, \$3,028.43; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,963.40; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,049.72. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 1 per cent.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$9,000. Mortgages in force in New York State, \$115,063.80. One foreclosure during the year.

BEDFORD CO-OPERATIVE BUILDING LOAN ASSOCIATION

No. 1646 Fulton street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	CHARLES KAISER.....	Brooklyn.
Secretary.....	EDWIN F. HOWELL.....	9 Arlington Place.
Treasurer.....	AUGUST BUERMANN.....	Brooklyn.
Attorney.....	MARTIN S. COHEN.....	302 Broadway, New York.

ASSETS

Loans on bond and mortgage.....	\$110,849 09
Loans on shares.....	800 00
Stocks and bonds.....	6,930 21
Shares of land Bank of State of New York.....	2,000 00
Real estate	6,950 00
Cash on hand and in bank.....	7,973 39
Advances for taxes, insurance, etc.....	387 57
Loans to other savings and loan associations.....	2,000 00
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	\$137,890 26
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LIABILITIES

Due shareholders, dues.....	\$96,684 78
Due shareholders, dividends credited.....	16,582 68
Balance to be paid borrowers on mortgage loans.....	1,144 00
Borrowed money	5,000 00
Advances by Land Bank.....	9,000 00
Undivided profits	2,550 84
Guaranty fund (as per section 392 of Banking Law).....	6,000 00
Maturity fund	927 96
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	\$137,890 26
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RECEIPTS

Cash on hand January 1, 1917.....	\$1,838 16
Dues credited to members.....	26,915 37
Money borrowed	1,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	23,552 68
Loans on shares repaid.....	1,550 00

154 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Real estate sold	\$150 41
Interest received	6,980 77
Rent received	173 00
Dividends retained on withdrawals.....	480 98
Advances repaid	657 26
Land Bank dividend.....	50 00
Land Bank shares	3,000 00
Liberty bonds	1,102 89
National defense shares.....	5,041 18
Advances from Land Bank.....	5,000 00
Miscellaneous	6 48
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	\$77,499 18

DISBURSEMENTS

Loaned on mortgage.....	\$6,150 00
Loaned on shares	500 00
Dues repaid on withdrawal, or applied on loans.....	37,628 94
Dividends paid on withdrawal, or applied on loans.....	4,606 72
Cash dividends paid on income and accumulative prepaid shares	619 54
Paid borrowed money and prior mortgages.....	1,500 00
Paid interest on borrowed money and prior mortgages.....	693 88
Paid for real estate.....	3,413 90
Paid salaries and clerk-hire.....	826 00
Paid advertising, printing and postage.....	145 28
Paid repairs to real estate.....	210 16
Paid taxes, insurance, etc.....	173 21
Paid banking department, examination.....	13 00
Paid banking department, assessment.....	9 44
Officers' bonds	18 00
Advances for taxes, insurance, etc.....	367 75
Liberty bonds purchased.....	8,033 10
Loans to other savings and loan associations.....	2,000 00
Forfeited dividends from maturity fund.....	480 98
National defense shares.....	1,134 89
Land Bank, advances repaid.....	1,000 00
Miscellaneous	1 00
Cash on hand December 31, 1917.....	7,973 39
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	\$77,499 18

Plan, permanent. Par value of shares, \$100 and \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 3,322; shares issued during the year, 515; shares withdrawn during the year, 686; shares in force, 3,151. Borrowing members, 77, holding 687 shares; non-borrowing members, 315, holding 2,464 shares. Female shareholders, 150, holding 1,207 shares. Total dividends credited members during the year on instalment shares, \$4,411.26; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,420.96; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$989.28. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings, Nassau and Queens counties, New York State. Largest mortgage loan outstanding, \$6,294.41. Mortgages in force in New York State, \$110,849.09. Two foreclosures during the year.

BROOKLYN AND NEW YORK ARCANUM BUILDING, LOAN AND SAVINGS ASSOCIATION

No. 9 Greene avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1885]

Officers	Names	Post-office addresses
President.....	CHARLES A. LENT.....	90 Malden Lane, New York
Secretary.....	J. ADDISON ROBB.....	482 Green Ave., Brooklyn.
Treasurer.....	J. ADDISON ROBB.....	482 Green Ave., Brooklyn.
Attorney.....	I. N. SIEVWRIGHT.....	204 Montague St., Brooklyn.

ASSETS

Loans on bond and mortgage.....	\$90,400 00
Loans on shares.....	1,475 00
Cash on hand and in bank.....	2,711 22
Furniture and fixtures.....	52 90
Interest, premium, fees and fines due and unpaid.....	58 40
Accrued interest	203 96
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	\$94,901 48

LIABILITIES

Due sharcholders, dues.....	\$77,646 06
Due shareholders, dividends credited.....	6,393 66
Undivided profits	5,502 70
Guaranty fund (as per section 392 of Banking Law).....	2,301 80
Maturity reserve dividends.....	2,092 60
Suspense account	964 66
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	\$94,901 48

RECEIPTS

Cash on hand January 1, 1917.....	\$5,628 88
Dues credited to members.....	18,702 81
Money borrowed	2,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	12,000 00
Loans on shares repaid.....	1,110 00
Fees received	13 00
Fines received	110 73
Interest received	5,314 30
Dividends retained on withdrawals.....	334 48
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	\$45,714 20

DISBURSEMENTS

Loaned on mortgage.....	\$14,000 00
Loaned on shares.....	1,085 00
Dues repaid on withdrawal, or applied on loans.....	15,856 86
Paid matured shares.....	6,183 25
Dividends paid on withdrawal, or applied on loans.....	1,735 99
Cash dividends paid on income and accumulative prepaid shares	622 00
Paid borrowed money and prior mortgages.....	2,500 00
Paid interest on borrowed money and prior mortgages.....	30 56
Paid salaries and clerk-hire.....	618 00
Paid advertising, printing and postage.....	42 60
Paid rent	240 00
Paid banking department, examination.....	15 00
Paid banking department, assessment.....	6 65
Audit	25 00
Sundries	42 07
Cash on hand December 31, 1917.....	2,711 22
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	\$45,714 20

Plan, permanent. Par value of shares, \$100 and \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 1,772; shares issued during the year, 332; shares withdrawn during the year, 460; shares in force, 1,644. Borrowing members, 25, holding 452½ shares; non-borrowing members, 151, holding 1,191½ shares. Female shareholders, 63, holding 428 shares. Total dividends credited members during the year on instalment shares, \$3,214.46; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$622; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$6,183.25. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$967.67. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings, Nassau, New York, Queens and Suffolk counties, New York State. Largest mortgage loan outstanding, \$10,000. Mortgages in force in New York State, \$90,400. No foreclosures during the year.

BROOKLYN CITY SAVINGS AND LOAN ASSOCIATION

No. 91 Court street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	JOSEPH V. SCULLEY.....	91 Court Street.
Secretary.....	GEORGE A. ROSE.....	91 Court Street.
Treasurer.....	THOMAS J. KELLY.....	91 Court Street.
Attorney.....	JOSEPH H. DELANEY.....	189 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$603,400 00
Stocks and bonds.....	19,250 00
Real estate	30,000 00
Cash on hand and in bank.....	26,387 91
Accrued interest	3,485 26
	\$682,523 17

LIABILITIES

Due shareholders, dues.....	\$607,200 52
Due shareholders, dividends credited.....	15,275 57
Borrowed money	7,500 00
Undivided profits	13,586 41
Guaranty fund (as per section 392 of Banking Law).....	37,000 00
Suspended accounts	1,960 67
	\$682,523 17

RECEIPTS

Cash on hand January 1, 1917.....	\$33,458 64
Dues credited to members.....	140,540 02
Money borrowed	9,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	45,850 00
Real estate sold	9,100 00
Interest received	29,489 68
Premium received	2,431 24
Rent received	2,488 93
Payments on term mortgages.....	6,860 64
Stocks and bonds.....	3,300 00
Accrued interest	1,549 65
Sundries	186 70
	\$284,255 50

DISBURSEMENTS

Loaned on mortgage.....	\$70,450 00
Dues repaid on withdrawal, or applied on loans.....	121,156 66
Dividends paid on withdrawal, or applied on loans.....	14,216 17
Cash dividends paid on income and accumulative prepaid shares	9,331 44
Paid borrowed money and prior mortgages.....	1,500 00
Paid for real estate.....	320 43
Paid salaries and clerk-hire.....	3,463 92
Paid advertising, printing and postage.....	358 06
Paid rent	1,010 00
Paid repairs to real estate.....	132 70
Paid taxes, insurance, etc.....	853 75
Paid banking department, examination.....	41 00
Paid banking department, assessment.....	39 61
Payments on term mortgages.....	8,931 49
Accrued interest	5,157 54
Liberty bonds purchased	20,000 00
General expense	809 82
Sundries	95 00
Cash on hand December 31, 1917.....	26,387 91
	<u>\$284,255 50</u>

Plan, permanent. Par value of shares, \$100 and \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 7,892 $13/20$; shares issued during the year, 962 $9/10$; shares withdrawn during the year, 973 $1/5$; shares in force, 7,852 $7/20$. Borrowing members, 151, holding 1,743 $7/20$ shares; non-borrowing members, 860, holding 6,139 shares. Female shareholders, 456, holding 3,241 $1/10$ shares. Total dividends credited members during the year on instalment shares, \$13,027.64; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$11,579.37; rate, $4\frac{1}{2}$ per cent. and 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$5,641.80. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings, Nassau, New York, Queens, Richmond and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$8,000. Mortgages in force in New York State, \$601,900. Two foreclosures during the year.

BROOKLYN MUTUAL BUILDING AND LOAN ASSOCIATION

No. 526 Nostrand avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1883]

Officers	Names	Post-office addresses
President.....	F. P. WISEBURN.....	803 Putnam Avenue.
Secretary.....	EDWARD CROWN.....	505 Lorimer Street.
Treasurer.....	F. C. BRINS.....	256 Midwood Street.
Attorneys.....	REMSEN & PARSONS.....	60 Wall St., New York, N. Y.

ASSETS

Loans on bond and mortgage.....	\$53,425 00
Loans on shares.....	2,435 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	951 12
Furniture and fixtures.....	60 00
Interest, premium, fees and fines due and unpaid.....	366 12
Supplies on hand.....	15 00
	<u>\$58,252 24</u>

LIABILITIES

Due shareholders, dues.....	\$42,759 91
Due shareholders, matured shares.....	6,720 25
Due shareholders, dividends credited.....	7,750 39
Undivided profits	9 44
Guaranty fund (as per section 392 of Banking Law)	986 30
Suspense accounts	25 95
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	\$58,252 24
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RECEIPTS

Cash on hand January 1, 1917.....	\$4,322 92
Dues credited to members.....	11,422 54
Mortgages redeemed, foreclosed or transferred to real estate..	7,600 00
Loans on shares repaid.....	3,090 00
Fines received	18 32
Interest received	2,849 29
Dividends retained on withdrawals.....	48 64
Advances repaid	66 18
Dividends on shares reissued.....	85 80
Corrections	60
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	\$29,504 29
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$16,900 00
Loaned on shares.....	2,860 00
Dues repaid on withdrawal, or applied on loans.....	7,467 68
Paid matured shares	90 62
Dividends paid on withdrawal, or applied on loans.....	840 64
Paid salaries and clerk-hire.....	201 50
Paid advertising, printing and postage.....	31 37
Paid rent	120 00
Paid banking department, examination.....	16 25
Paid banking department, assessment.....	4 11
Officers' bonds	10 00
League dues	11 00
Cash on hand December 31, 1917.....	951 12
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	\$29,504 29
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 795; shares issued during the year, 130; shares withdrawn during the year, 175; shares in force, 750. Borrowing members, 32, holding 280 shares; non-borrowing members, 98, holding 470 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$2,406.63; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$134.18; rate, 4 per cent. and 5 per cent.

No unpaid withdrawals. Operating expenses as defined in section 390 of the Banking Law, incurred and paid during the year, \$373.87. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings, Queens, Richmond and Westchester counties. New York State. Largest mortgage loan outstanding, \$3,300. Mortgages in force in New York State, \$53,425. No foreclosures during the year.

BUSHWICK CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 612 Grand street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	CHARLES J. MCGINNESS....	11 Union Avenue.
Secretary.....	WILLIAM A. ERNST.....	74 Van Buren Street.
Treasurer.....	DANIEL CANTY.....	134 McDonough Street.
Attorney.....	JAMES P. JUDGE.....	189 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$128,950 00
Loans on shares.....	1,185 00
Stocks and bonds.....	6,450 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	10,600 00
Cash on hand and in bank.....	3,078 89
Furniture and fixtures.....	225 00
Advances for taxes, insurance, etc.....	58 00

\$151,546 89

LIABILITIES

Due shareholders, dues and dividends credited.....	\$139,992 03
Undivided profits	3,786 37
Guaranty fund (as per section 392 of Banking Law).....	7,700 00
Suspense account	68 49

\$151,546 89

RECEIPTS

Cash on hand January 1, 1917.....	\$12,790 91
Dues credited to members.....	23,202 83
Mortgages redeemed, foreclosed or transferred to real estate..	12,300 00
Loans on shares repaid.....	4,890 00
Interest received	7,835 42
Premium received	887 23
Rent received	927 60
Advances repaid	128 25
Suspense account	1 00
National defense shares	957 00
General expense account.....	7 94

\$63,928 18

DISBURSEMENTS

Loaned on mortgage.....	\$12,000 00
Loaned on shares.....	2,655 00
Dues repaid on withdrawal, or applied on loans.....	33,012 37
Paid matured shares	3,000 00
Cash dividends paid on income and accumulative prepaid shares	612 00
Paid salaries and clerk-hire.....	1,706 72
Paid advertising, printing and postage.....	122 30
Paid rent	420 00
Paid repairs to real estate.....	41 04
Paid taxes, insurance, etc.....	298 14
Paid banking department, examination.....	20 00
Paid banking department, assessment.....	10 31
Advances for taxes, insurance, etc.....	204 30
Liberty bonds purchased.....	6,450 00
General expense	297 11
Cash on hand December 31, 1917.....	3,078 89

\$63,928 18

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 4,344; shares issued during the year, 1,027; shares withdrawn during the year, 939; shares in force, 4,432. Borrowing members, 50, holding 886 shares; non-borrowing members, 295, holding 3,546 shares. Female shareholders, 105, holding 1,131 shares. Total dividends credited members during the year on instalment shares, \$5,999.13; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$612; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$3,000. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,538.19. Unpaid, none.

Premium plan, installment. Interest paid by borrowing members, 5½ per cent. and 6 per cent. Premium paid by borrowing members, 6 7/10 cents per share per month.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$7,500. Mortgages in force in New York State, \$128,950. No foreclosures during the year.

EAGLE SAVINGS AND LOAN COMPANY

No. 186 Remsen street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	JOHN K. BYARD.....	186 Remsen Street.
Secretary.....	WILLIAM H. GLUCK.....	186 Remsen Street.
Treasurer.....	WILLIAM H. GLUCK.....	186 Remsen Street.
Attorney.....	ALMET REED LATSON....	55 John Street, N. Y. City.

ASSETS

Loans on bond and mortgage.....	\$1,607,595 58
Loans on shares.....	22,855 19
Contracts for the sale of real estate.....	4,347 59
Real estate	422,598 10
Cash on hand and in bank.....	398,701 86
Furniture and fixtures.....	1,500 00
Interest, premium, fees and fines due and unpaid.....	14,597 59
Advances for taxes, insurance, etc.....	5,710 67
Individuals	17,369 57
	<u>\$2,495,276 15</u>

LIABILITIES

Due shareholders, dues.....	\$2,024,826 20
Due shareholders, dividends credited.....	62,813 16
Prior mortgages	149,350 00
Undivided profits	163,984 69
Guaranty fund (as per section 392 of Banking Law).....	5,114 78
Reserved for taxes.....	2,357 54
Accrued interest	1,459 38
Shareholders' deduction account.....	85,370 40
	<u>\$2,495,276 15</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$210,831 98
Dues credited to members.....	16,571 06
Mortgages redeemed, foreclosed or transferred to real estate..	242,471 13
Real estate sold.....	79,279 09
Fines received	14 13
Interest received	86,300 62
Premium received	4,622 40
Rent received	27,323 25
Dividends retained on withdrawals.....	676 36
Advances repaid	9,445 69

Legal expense	\$277 05
Profit and loss	735 17
Individuals	14,432 96
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	\$692,980 89
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DISBURSEMENTS

Loaned on mortgage	\$76,066 20
Dues repaid on withdrawal, or applied on loans	29,926 68
Dividends paid on withdrawal, or applied on loans	8,544 69
Paid borrowed money and prior mortgages	12,350 00
Paid interest on borrowed money and prior mortgages	8,516 02
Paid for real estate	66,043 94
Paid salaries and clerk-hire	11,901 89
Paid advertising, printing and postage	829 17
Paid rent	6,000 00
Paid repairs to real estate	9,996 96
Paid taxes, insurance, etc.	14,768 21
Paid banking department, examination	423 00
Paid banking department, assessment	147 14
Advances for taxes, insurance, etc.	8,835 17
Attorney fees	7,250 00
Legal expenses	1,147 67
Sundries	1,695 88
Profit and loss	144 66
Mortgage tax	36 45
Appraising	40 00
Individuals	29,615 30
Cash on hand December 31, 1917	398,701 86
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	\$692,980 89
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Plan, permanent. Par value of shares, \$100. Instalments are 5 cents, 12½ cents, 16¼ cents, 25 cents, 33½ cents, 50 cents and \$1 monthly.

Shares in force January 1, 1917, 100,511.1065; shares issued during the year, none; shares withdrawn during the year, 1,523.8599; shares in force, 98,987.2466. Borrowing members, 214, holding 7,857.2466 shares; non-borrowing members, 4,187, holding 91,130 shares. Female shareholders, 1,815, holding 35,620 shares. Amount of filed and unpaid withdrawals December 31, 1917, \$736,716.35.

Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$29,045.72. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 16½ cents per share per month.

Loans have been made in Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties, New York State. Largest mortgage loan outstanding, \$11,400. Mortgages in force in New York State, \$1,607,595.58. Eleven foreclosures during the year.

EAST BROOKLYN SAVINGS AND LOAN ASSOCIATION

No. 1012 Gates avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1885]

Officers	Names	Post-office addresses
President.....	GEORGE J. BEYER.....	1112 Decatur Street.
Secretary.....	ALFRED BAILEY.....	1012 Gates Avenue.
Treasurer.....	WILLIAM STODDARD.....	590 Macon Street.
Attorney	BRYER H. PENDRY.....	1012 Gates Avenue.

ASSETS

Loans on bond and mortgage	\$480,914 20
Loans on shares	1,182 50

162 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Stocks and bonds	\$33,133 25
Shares of Land Bank of State of New York.....	1,000 00
Real estate	34,807 25
Cash on hand and in bank.....	26,464 95
Furniture and fixtures.....	350 00
Advances for taxes, insurance, etc.....	591 16

\$578,443 31

LIABILITIES

Due shareholders, dues and dividends credited.....	\$501,580 08
Prior mortgages	18,000 00
Borrowed money	10,000 00
Undivided profits	23,418 13
Guaranty fund (as per section 392 of Banking Law).....	25,117 71
Special deposits	47 02
Suspense account	280 37

\$578,443 31

RECEIPTS

Cash on hand January 1, 1917.....	\$45,533 24
Dues credited to members.....	113,113 63
Prior mortgages	1,000 00
Money borrowed	10,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	55,804 01
Loans on shares repaid.....	1,390 00
Real estate sold.....	5,826 39
Interest received	29,764 98
Rent received	3,448 57
Advances repaid	1,544 36
Special deposits	8,113 14
Contingent fund	1,359 15
Furniture	50 00
Shares of Land Bank.....	2,000 00
Liberty bonds	5,574 00

\$284,521 47

DISBURSEMENTS

Loaned on mortgage.....	\$45,650 00
Loaned on shares	1,822 50
Dues repaid on withdrawal, or applied on loans.....	143,260 53
Cash dividends paid on income and accumulative prepaid shares	3,068 30
Paid borrowed money and prior mortgages.....	3,100 00
Paid interest on borrowed money and prior mortgages.....	115 57
Paid salaries and clerk-hire.....	2,953 50
Paid advertising, printing and postage.....	208 94
Paid rent	900 00
Paid repairs to real estate.....	415 97
Paid taxes, insurance, etc.....	1,236 49
Paid banking department, examination.....	35 00
Paid banking department, assessment.....	36 39
Officers' bonds	19 00
Advances for taxes, insurance, etc.....	1,776 81
League dues	46 00
Liberty bonds purchased.....	21,006 00
Special deposits	8,449 89
Tax search	23 75
Contracts for sale of real estate.....	118 48
Attorney	39 50

Telephone	\$66 40
Heat	142 75
Janitor	360 00
Light	133 59
Undivided profits	23,071 16
Cash on hand December 31, 1917.....	26,464 95
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	\$284,521 47
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Plan, permanent. Par value of shares, \$100. Instalments are 50 cents monthly.

Shares in force January 1, 1917, 10,322; shares issued during the year, 805; shares withdrawn during the year, 793; shares in force, 10,334. Borrowing members, 178, holding 3,026 shares; non-borrowing members, 1,176, holding 7,308 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$20,462.01; rate, 4¾ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$3,068.30; rate 4¾ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,830.18. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings, Nassau, New York, Queens and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$12,000. Mortgages in force in New York State, \$480,914.20. No foreclosures during the year.

EAST NEW YORK SAVINGS AND LOAN ASSOCIATION

No. 2790 Fulton street, Brooklyn, N. Y.

[Organized under Law of 1892. Commenced business 1892]

Officers	Names	Post-office addresses
President.....	EUGENE R. TICHENOR.....	189 Montague Street.
Secretary.....	MORRIS KLEIN.....	50 Bradford Street.
Treasurer.....	FRANK T. SMITH.....	141 Shepherd Avenue.
Attorney.....	WALTER L. DURACK.....	215 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$200,450 00
Loans on shares.....	11,700 00
Shares of Land Bank of State of New York.....	2,000 00
Contracts for the sale of real estate.....	600 00
Real estate	33,550 00
Cash on hand and in bank.....	5,379 24
Furniture and fixtures.....	60 00
Advances for taxes, insurance, etc.....	143 05
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	\$253,882 29
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LIABILITIES

Due shareholders, dues and dividends credited.....	\$181,673 36
Prior mortgages	7,850 00
Borrowed money	17,000 00
Advances by Land Bank.....	30,000 00
Undivided profits	6,358 93
Guaranty fund (as per section 392 of Banking Law).....	9,000 00
Mortgage on real estate.....	2,000 00
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	\$253,882 29
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RECEIPTS

Cash on hand January 1, 1917.....	\$20,520 08
Dues credited to members.....	55,576 14
Money borrowed	29,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	40,850 00
Loans on shares repaid.....	14,280 00
Real estate sold.....	86,750 00
Interest received	11,112 33
Premium received	1,761 41
Rent received	4,373 75
Profit and loss.....	13,969 55
Taxes, insurance, etc.....	175 86
Advances repaid	1,673 63
Liberty bonds sold.....	434 00
Special deposits	4,738 00
Land bank advances.....	30,000 00
Undivided earnings	3,838 61
Mortgage on real estate.....	2,000 00
Contingent fund	418 22
Real estate contract.....	100 00
Suspended accounts	7 26
Taxes, insurance, etc., transferred.....	6,192 41
Real estate repairs, transferred.....	97 00
Advertising, printing and postage, transferred.....	189 50
Salaries and clerk hire, transferred.....	1,007 00
	<hr/>
	\$329,064 75

DISBURSEMENTS

Loaned on mortgage.....	\$40,450 00
Loaned on shares.....	23,570 00
Dues repaid on withdrawal, or applied on loans.....	123,206 08
Cash dividends paid on income and accumulative prepaid shares	3,232 86
Paid borrowed money and prior mortgages.....	23,000 00
Paid interest on borrowed money and prior mortgages.....	3,296 36
Paid for real estate.....	30,800 00
Paid salaries and clerk-hire.....	1,007 00
Paid advertising, printing and postage.....	147 50
Paid rent	31 58
Paid repairs to real estate.....	97 00
Paid taxes, insurance, etc.....	6,322 61
Paid banking department, examination.....	68 00
Paid banking department, assessment.....	19 66
Premium	1,761 41
Advances for taxes, insurance, etc.....	958 52
Interest	7,815 97
Liberty bonds purchased.....	434 00
Mortgage on real estate.....	29,500 00
Special deposits	4,738 00
Land Bank share.....	1,000 00
Contingent fund	3,500 00
Suspended accounts	7 26
Real estate profit.....	50 00
Profit and loss.....	14,110 81
Undivided earnings	218 72
Rents	4,342 17
Cash on hand December 31, 1917.....	5,379 24
	<hr/>
	\$329,064 75

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly and 50 cents monthly.

Shares in force January 1, 1917, 13,247; shares issued during the year, 2,098½; shares withdrawn during the year, 4,480½; shares in force, 10,865. Borrowing members, 41, holding 985 shares; non-borrowing members, 476, holding 9,880 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$2,602.17; rate, 2½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$3,232.86; rate, 2½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,186.08. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. and 6 per cent. Premium paid by borrowing members, 1 per cent. and 2¾ per cent.

Loans have been made in Kings, Nassau, Queens and Suffolk counties, New York State. Largest mortgage loan outstanding, \$16,100. Mortgages in force in New York State, \$200,450. Three foreclosures during the year.

THE EQUITABLE CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 124 Court street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	JAMES P. JUDGE.....	189 Montague Street.
Secretary.....	THOMAS M. MANNION.....	244 Macon Street.
Treasurer.....	JAMES P. COLLINS.....	184 Midwood Street.
Attorney.....	JAMES P. JUDGE.....	189 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$210,750 00
Stocks and bonds.....	6,000 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	5,474 06
Advances for taxes, insurance, etc.....	120 60
	<u>\$223,344 66</u>

LIABILITIES

Due shareholders, dues and dividends credited.....	\$194,991 32
Prior mortgages	3,000 00
Undivided profits	10,825 74
Guaranty fund (as per section 392 of Banking Law).....	12,025 02
Dividends unpaid	1,065 58
Liberty bond installments.....	1,437 00
	<u>\$223,344 66</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$4,846 03
Dues credited to members.....	38,084 87
Mortgages redeemed, foreclosed or transferred to real estate..	21,225 00
Loans on shares repaid.....	3,000 00
Interest and premium received.....	14,101 65
Advances repaid	255 25
Liberty bonds sold.....	3,000 00
Liberty bond instalments.....	1,437 00
	<u>\$85,949 80</u>

DISBURSEMENTS

Loaned on mortgage.....	\$16,200 00
Loaned on shares.....	3,000 00
Dues repaid on withdrawal, or applied on loans.....	25,779 22
Paid matured shares.....	20,750 00
Cash dividends paid on income and accumulative prepaid shares	2,305 94
Paid interest on borrowed money and prior mortgages.....	75 00
Paid salaries and clerk-hire.....	2,337 84
Paid advertising, printing and postage.....	56 65
Paid rent	395 04
Paid banking department, examination.....	25 00
Paid banking department, assessment.....	13 92
Advances for taxes, insurance, etc.....	338 42
Expenses	198 71
Liberty bonds purchased.....	9,000 00
Cash on hand December 31, 1917.....	5,474 06
	<hr/>
	\$85,949 80
	<hr/>

Plan, permanent. Par value of shares, \$100 and \$250. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1917, 6,504; shares issued during the year, 744; shares withdrawn during the year, 760; shares in force, 6,488. Borrowing members, 69, holding 643 $\frac{3}{8}$ shares; non-borrowing members, 271, holding 5,844 $\frac{2}{8}$ shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$6,611.93; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,305.94; rate, 4 $\frac{1}{2}$ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$20,750. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,988.24. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent.; premium paid by borrowing members, 8/10 of 1 per cent.

Loans have been made in Bronx, Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$11,100. Mortgages in force in New York State, \$210,750. No foreclosures during the year.

FIFTH AVENUE SAVINGS AND LOAN ASSOCIATION

No. 483a Fifth avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	WM. M. KELLOGG.....	488 Thirteenth Street.
Secretary.....	STEPHEN Y. MCNAIR.....	1837 61st Street.
Treasurer.....	WM. J. ALLEN.....	505 Sixth Avenue.
Attorney.....	JAMES P. JUDGE.....	189 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$83,150 00
Loans on shares.....	2,350 00
Stocks and bonds.....	1,339 00
Real estate	5,718 73
Cash on hand and in bank.....	2,214 63
Furniture and fixtures.....	50 00
Interest, premium, fees and fines due and unpaid.....	621 75
	<hr/>
	\$95,444 11
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$24,284 20
Due shareholders, dividends credited.....	58,313 13
Undivided profits	7,846 78
Guaranty fund (as per section 392 of Banking Law).....	5,000 00
	<hr/>
	\$95,444 11
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$743 16
Dues credited to members.....	10,108 22
Money borrowed	7,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	8,900 00
Loans on shares repaid.....	1,059 00
Interest received	5,060 40
Premium received	610 84
Rent received	488 84
Liberty bonds sold.....	1,661 00
	<hr/>
	\$35,631 46
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$8,000 00
Loaned on shares.....	639 00
Dues repaid on withdrawal, or applied on loans.....	12,504 47
Dividends paid on withdrawal, or applied on loans.....	942 27
Paid borrowed money and prior mortgages.....	7,000 00
Paid interest on borrowed money and prior mortgages.....	86 23
Paid salaries and clerk-hire.....	786 91
Paid advertising, printing and postage.....	18 68
Paid rent	216 00
Paid taxes, insurance, etc.....	169 20
Paid banking department, examination.....	12 50
Paid banking department, assessment.....	6 57
State League dues.....	5 00
Auditors' fees	30 00
Liberty bonds purchased.....	3,000 00
Cash on hand December 31, 1917.....	2,214 63
	<hr/>
	\$35,631 46
	<hr/>

Plan, permanent. Par value of shares, \$100 and \$250. Instalments are 10 cents weekly and 25 cents monthly.

Shares in force January 1, 1917, 3,044½; shares issued during the year, 785; shares withdrawn during the year, 456¾; shares in force, 3,372¾. Borrowing members, 29, holding 332¾ shares; non-borrowing members, 178, holding 3,040 shares. Female shareholders, 65 holding 1,147 shares. Total dividends credited members during the year on instalment shares \$4,384.24; rate, 5½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,056.59. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. and 6 per cent. Premium paid by borrowing members, 2 cents per share per week.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$6,700. Mortgages in force in New York State, \$83,150. No foreclosures during the year.

FLATBUSH CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 849 Flatbush avenue, Brooklyn, N. Y.

[Organized under Law of 1887. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	EDWARD B. VANDERVEER....	162 Montague Street.
Secretary.....	JOS. S. ROWLEE.....	174 Martense Street.
Treasurer.....	GEORGE W. EGBERT.....	355 East 16th Street.
Attorney.....	JOHN D. PRINCE, JR.....	166 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$133,622 26
Loans on shares	3,585 00
Cash on hand and in bank.....	1,157 85
Furniture and fixtures	100 00
Interest, premium, fees and fines due and unpaid.....	75 00
	<hr/>
	\$138,540 11

LIABILITIES

Due shareholders, dues	\$103,637 00
Due shareholders, dividends credited.....	19,756 73
Borrowed money	3,000 00
Undivided profits	3,430 40
Guaranty fund (as per section 392 of Banking Law).....	6,600 00
Unearned or rebatable premium.....	2,115 98
	<hr/>
	\$138,540 11

RECEIPTS

Cash on hand January 1, 1917.....	\$16,852 70
Dues credited to members.....	28,075 00
Money borrowed	4,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	10,861 02
Loans on shares repaid.....	1,130 00
Fees received	165 25
Fines received	101 66
Interest received	5,789 76
Premium received	1,158 25
Dividends retained on withdrawals.....	60 75
Appraisals	95 00
Profit and loss, premium earned.....	377 48
Refund	3 97
	<hr/>
	\$68,670 84

DISBURSEMENTS

Loaned on mortgage.....	\$43,645 75
Loaned on shares	3,005 00
Dues repaid on withdrawal, or applied on loans.....	3,522 00
Paid matured shares	14,200 00
Dividends paid on withdrawal, or applied on loans.....	303 76
Paid borrowed money and prior mortgages.....	1,000 00
Paid interest on borrowed money and prior mortgages.....	12 34
Paid salaries and clerk-hire.....	740 00
Paid advertising, printing and postage.....	43 55
Paid rent	120 00
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	8 07
Appraisals	95 00
General expense	50 39
Premium rebated	370 15
Profit and loss, premium earned.....	377 48
Cash on hand December 31, 1917.....	1,157 85
	<hr/>
	\$68,670 84

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 2,065; shares issued during the year, 654; shares withdrawn during the year, 223; shares in force, 2,496. Borrowing members, 56, holding 839 shares; non-borrowing members, 312, holding 1,657 shares. Female shareholders, 149, holding 1,000 shares. Total dividends credited members during the year on instalment shares, \$5,992.20; rate, 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$14,200. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$953.94. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, \$1 to \$8.25 per share.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$11,297.50. Mortgages in force in New York State, \$133,622.26. No foreclosures during the year.

FORT GREENE CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 401 Bridge street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	JOHN J. KENNEY.....	100 N. Oxford Street.
Secretary.....	GEORGE D. WILSON.....	219 Adelphi Street.
Treasurer.....	JAMES R. BRACKEN.....	146 Rutland Road.
Attorney.....	HENRY E. HEISTAD.....	190 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$146,200 00
Loans on shares.....	11,344 50
Stocks and bonds.....	500 00
Cash on hand and in bank.....	3,989 24
Furniture and fixtures.....	80 00
Interest, premium, fees and fines due and unpaid.....	2,381 05
	<u>\$164,494 79</u>

LIABILITIES

Due shareholders, dues.....	\$121,484 69
Due shareholders, dividends credited.....	30,459 70
Borrowed money	3,037 92
Undivided profits	4,613 22
Guaranty fund (as per section 392 of Banking Law).....	4,883 26
Appraisals	10 00
Suspense	6 00
	<u>\$164,494 79</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$17,720 62
Dues credited to members.....	24,104 22
Money borrowed	3,037 92
Mortgages redeemed, foreclosed or transferred to real estate..	8,200 00
Loans on shares repaid.....	4,714 00
Fees received	18 75
Fines received	93 09
Interest received	7,377 08
Premium received	861 75
Dividends retained on withdrawals.....	487 65
Advances repaid	104 00
	<u>\$66,719 08</u>

DISBURSEMENTS

Loaned on mortgage.....	\$32,200 00
Loaned on shares.....	5,495 00
Dues repaid on withdrawal, or applied on loans.....	9,735 61
Paid matured shares	11,593 21
Dividends paid on withdrawal, or applied on loans.....	1,851 28
Paid interest on borrowed money and prior mortgages.....	38 33
Paid salaries and clerk-hire.....	856 33
Paid advertising, printing and postage.....	27 27
Paid rent	125 00
Paid banking department, examination.....	15 00
Paid banking department, assessment.....	9 98
Officers' bonds	6 00
Advances for taxes, insurance, etc.....	59 00
State League dues.....	12 00
Appraisals	70 00
Auditors	16 00
Sign	15 00
Supplies	5 75
Liberty bonds purchased.....	500 00
Refund of interest	99 08
Cash on hand December 31, 1917.....	3,989 24
	<hr/>
	\$66,719 08
	<hr/>

Plan, permanent. Par Value of shares, \$200, and \$250. Instalments are 25 cents weekly and \$1 monthly.

Shares in force January 1, 1917, 2,078 $\frac{3}{10}$; shares issued during the year, 323; shares withdrawn during the year, 313 $\frac{6}{10}$; shares in force, 2,087 $\frac{7}{10}$. Borrowing members, 66, holding 715 $\frac{9}{20}$ shares; non-borrowing members, 205, holding 1,372 $\frac{1}{4}$ shares. Female shareholders, 106, holding 670 $\frac{3}{10}$ shares. Total dividends credited members during the year on instalment shares, \$8,307.42; rate 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$11,593.21. Membership fee, 25 cents and 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during year, \$1,133.35. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. $5\frac{1}{2}$ per cent. and 6 per cent. Premium paid by borrowing members, $\frac{4}{5}$ of 1 per cent.

Loans have been made in Kings, Queens and Richmond counties, New York State. Largest mortgage loan outstanding, \$10,000. Mortgages in force in New York State, \$146,200. No foreclosures during the year.

FULTON CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 177 Court street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	E. DROSSE.....	25 Broad Street, New York.
Secretary.....	J. F. RATHBON.....	215 Montague Street.
Treasurer.....	CHARLES C. JACOBS.....	796 President Street.

ASSETS

Loans on bond and mortgage.....	\$46,250 00
Real estate	10,250 00
Cash on hand and in bank.....	567 86
Furniture and fixtures.....	257 60
Interest, premium, fees and fines due and unpaid.....	315 00
	<hr/>
	\$57,640 46
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$51,475 64
Due shareholders, dividends credited.....	2,495 97
Undivided profits	132 62
Guaranty fund (as per section 392 of Banking Law).....	3,536 23
	<hr/>
	\$57,640 46
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$639 01
Dues credited to members.....	16,144 33
Mortgages redeemed, foreclosed or transferred to real estate..	4,100 00
Loans on shares repaid.....	390 00
Fees received	6 50
Interest received	2,460 97
Rent received	755 00
	<hr/>
	\$24,495 81
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$7,200 00
Loaned on shares.....	90 00
Dues repaid on withdrawal, or applied on loans.....	12,272 76
Dividends paid on withdrawal, or applied on loans.....	1,845 08
Cash dividends paid on income and accumulative prepaid shares	1,503 50
Paid salaries and clerk-hire.....	338 00
Paid advertising, printing and postage.....	17 00
Paid banking department, examination.....	13 00
Paid banking department, assessment.....	4 24
Light	57 79
Sundry expenses	70 11
Expenses on real estate.....	516 47
Cash on hand December 31, 1917.....	567 86
	<hr/>
	\$24,495 81
	<hr/>

Plan, serial. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 862 $\frac{3}{8}$; shares issued during the year, 240; shares withdrawn during the year, 228; shares in force, 857 $\frac{3}{4}$. Borrowing members, 3, holding 65 $\frac{3}{8}$ shares; non-borrowing members, 61, holding 809 shares. Female shareholders, 19, holding 232 shares. Total dividends credited members during the year on instalment shares, \$727.46; rate 4 per cent. and 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,503.50; rate 4 per cent. and 5 per cent.

No unpaid withdrawals. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$482.90. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings, Queens and Richmond counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$44,750. No foreclosures during the year.

THE GERMAN BUILDING AND SAVING COMPANY OF BROOKLYN, N. Y.

No. 949 Willoughby avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1880]

Officers	Names	Post-office addresses
President.....	HENRY C. MACHOLD.....	166 Chauncey Street.
Secretary.....	ADAM ARCHINAL.....	1014 Forest Avenue.
Treasurer.....	ADAM ARCHINAL.....	1014 Forest Avenue.
Attorney.....	GEORGE L. STAMM.....	140 Nassau St., New York.

172 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

ASSETS

Loans on bond and mortgage.....	\$26,900 00
Loans on shares.....	2,129 00
Cash on hand and in bank.....	2,438 31
	<hr/>
	\$31,467 31
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$27,295 00
Due shareholders, dividends credited.....	2,914 49
Undivided profits	607 35
Guaranty fund (as per section 392 of Banking Law).....	480 45
Unearned or rebatable premium.....	170 02
	<hr/>
	\$31,467 31
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$2,630 91
Dues credited to members.....	8,828 26
Mortgages redeemed, foreclosed or transferred to real estate..	600 00
Loans on shares repaid.....	1,477 00
Fees received	42 75
Fines received	58 62
Interest received	1,427 22
Dividends retained on withdrawals.....	30 73
	<hr/>
	\$15,095 49
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$3,500 00
Loaned on shares.....	2,540 00
Dues repaid on withdrawal, or applied on loans.....	5,623 61
Dividends paid on withdrawal, or applied on loans.....	469 93
Paid salaries and clerk-hire.....	471 50
Paid advertising, printing and postage.....	13 70
Paid rent	12 00
Paid banking department, examination.....	10 00
Paid banking department, assessment.....	2 64
Officers' bonds	8 80
Rent of vault.....	5 00
Cash on hand December 31, 1917.....	2,438 31
	<hr/>
	\$15,095 49
	<hr/>

Plan, serial-permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 1,505; shares issued during the year, 515; shares withdrawn during the year, 365; shares in force, 1,655. Borrowing members, 15, holding 315 shares; non-borrowing members, 119, holding 1,340 shares. Female shareholders, 34, holding 345 shares. Total dividends credited members during the year on instalment shares, \$941.78; rate 4 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share and 25 cents per member. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$511. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, up to 2 per cent.

Loans have been made in Kings, Nassau and Queens counties, New York State. Largest mortgage loan outstanding, \$3,500. Mortgages in force in New York State, \$26,900. No foreclosures during the year.

GERMANIA BUILDING, SAVINGS AND LOAN INSTITUTION

No. 1269 Gates avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	FREDERICK S. SHACKNE....	65 Palmetto Street.
Secretary.....	GARFIELD HARMON	412 Central Avenue.
Treasurer.....	ALBIN H. WENZEL.....	1804 Norman Street.
Attorney.....	GEO. F. ALEXANDER.....	115 Washington Street.

ASSETS

Loans on bond and mortgage.....	\$7,600 00
Loans on shares.....	706 50
Cash on hand and in bank.....	1,316 43
Furniture and fixtures.....	25 00
Interest, premium, fees and fines due and unpaid.....	72 25
	<hr/>
	\$9,720 18

LIABILITIES

Due shareholders, dues.....	\$9,125 57
Due shareholders, dividends credited.....	363 13
Undivided profits	119 31
Guaranty fund (as per section 392 of Banking Law).....	112 17
	<hr/>
	\$9,720 18

RECEIPTS

Cash on hand January 1, 1917.....	\$1,597 83
Dues credited to members	6,150 87
Mortgages redeemed, foreclosed or transferred to real estate..	350 00
Loans on shares repaid.....	978 50
Fees received	9 25
Interest received	539 73
Dividends retained on withdrawals.....	22 02
Forfeiture on loan cancelled.....	12 17
Loan on share overdue, profit and loss.....	2 40
	<hr/>
	\$9,662 77

DISBURSEMENTS

Loaned on mortgage.....	\$3,850 00
Loaned on shares.....	1,160 00
Dues repaid on withdrawal, or applied on loans.....	3,265 18
Paid salaries and clerk-hire.....	10 00
Paid advertising, printing and postage.....	25 78
Paid rent	24 00
Paid banking department, examination.....	10 00
Paid banking department, assessment.....	1 38
Cash on hand December 3, 1917.....	1,316 43
	<hr/>
	\$9,662 77

Plan, permanent. Par value of shares, \$100. Instalments are 50 cents monthly.

Shares in force January 1, 1917, 886; shares issued during the year, 366; shares withdrawn during the year, 336; shares in force, 916. Borrowing members, 9, holding 80 shares; non-borrowing members, 94, holding 836 shares. Female shareholders, 34, holding 218 shares. Total dividends credited members during the year on instalment shares, \$363.13; rate 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$59.78. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$2,350. Mortgages in force in New York State, \$7,600. No foreclosures during the year.

HAMILTON SAVINGS AND LOAN ASSOCIATION

No. 498 Court street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	J. BARTH. CRONIN.....	573 Clinton Street.
Secretary.....	CHAS. J. CULLEN.....	39 Third Place.
Treasurer.....	FRANCIS SHEA.....	518 Court Street.
Attorney.....	JOHN P. HURLEY.....	489 Clinton Street.

ASSETS

Loans on bond and mortgage.....	\$102,650 00
Loans on shares.....	2,137 75
Stocks and bonds.....	1,953 50
Shares of Land Bank of State of New York.....	1,000 00
Real estate	15,635 80
Cash on hand and in bank.....	3,563 60
Furniture and fixtures.....	756 01
Advances for taxes, insurance, etc.....	3,108 31
	<hr/>
	\$130,804 97
	<hr/>

LIABILITIES

Due shareholders, dues and dividends.....	\$125,376 46
Undivided profits	1,447 26
Guaranty fund (as per section 392 of Banking Law).....	3,971 25
Deposit	10 00
	<hr/>
	\$130,804 97
	<hr/>

RECEIPTS

Cash on hand, January 1, 1917.....	\$17,252 63
Dues credited to members.....	63,821 29
Mortgages redeemed, foreclosed or transferred to real estate..	5,700 00
Loans on shares repaid.....	3,742 75
Fines received	58 76
Interest received	5,831 10
Premium received	138 76
Rent received	1,123 26
Advances repaid	1,290 97
Deposits	135 00
Cash over	39 09
Liberty bond subscriptions.....	14,099 50
Dividend from Land Bank.....	25 00
	<hr/>
	\$113,258 11
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$25,050 00
Loaned on shares.....	3,276 50
Dues repaid on withdrawal or applied on loans.....	57,640 28
Paid salaries and clerk-hire.....	765 46
Paid advertising, printing and postage.....	76 17
Paid rent	300 00
Paid repairs to real estate.....	40 00
Paid taxes, insurance, etc.....	384 25
Paid banking department.....	29 25
Dividends	3,942 44
Officers' bonds	12 00
Advances for taxes, insurance, etc.....	1,514 49
League dues	12 00
Light and heat.....	133 98

Directors fees	\$23 00
Deposits returned	125 00
Office supplies	38 75
Office furniture	128 11
Interest on bonds.....	11 10
Liberty bonds purchased.....	16,053 00
Lettering window	26 00
Janitor	72 00
Cash short	23 12
Petty cash	7 61
Auditing	10 00
Cash on hand December 31, 1917.....	3,563 60
	<hr/>
	\$113,258 11
	<hr/>

Plan, permanent. Par value of shares, \$200 and \$250. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 7,922 19/20; shares issued during the year, 2,277 1/4; shares withdrawn during the year, 1,596 4/5; shares in force, 8,603 2/5. Borrowing members, 41, holding 571 2/5 shares; non-borrowing members, 794, holding 8,032 shares. Female shareholders, 483, holding 4,715 2/5 shares. Total dividends credited members during the year on instalment shares, \$2,536.66; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,405.78; rate 4 1/2 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,476.97. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 1/2 per cent. and 6 per cent. Premium paid by borrowing members, 10 cents per share per week.

Loans have been made in Kings county, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$102,650. No foreclosures during the year.

KINGS COUNTY SAVINGS AND LOAN ASSOCIATION

No. 1161 Fulton street, Brooklyn, N. Y.

[Organized under Law of 1910. Commenced business 1913]

Officers	Names	Post-office addresses
President.....	A. LUDLOW PERKINS.....	1161 Fulton Street.
Secretary.....	CHARLES T. TRACE.....	Maspeth, L. I.
Treasurer.....	SAMUEL W. LOW.....	37 Halsey Street.
Attorney.....	JOHN R. MANLEY.....	822 Marcy Avenue.

ASSETS

Loans on bond and mortgage	\$9,310 00
Loans on shares	375 00
Cash on hand and in bank	857 16
	<hr/>
	\$10,542 16
	<hr/>

LIABILITIES

Due shareholders, dues	\$9,817 00
Due shareholders, dividends credited	440 17
Undivided profits	228 36
Guaranty fund (as per section 392 of Banking Law)	56 63
	<hr/>
	\$10,542 16
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$81 48
Dues credited to members.....	4,104 00
Loans on shares repaid	155 00
Fees received	9 00
Interest received	524 05
	<hr/>
	\$4,873 53

DISBURSEMENTS

Loaned on mortgage.....	\$2,000 00
Loaned on shares	325 00
Dues repaid on withdrawal, or applied on loans	1,296 00
Dividends paid on withdrawal, or applied on loans.....	36 02
Cash dividends paid on income and accumulative prepaid shares	161 32
Paid borrowed money and prior mortgages	150 00
Paid banking department, examination.....	33 58
Paid banking department, assessment	1 45
Officers' bonds	13 00
Cash on hand December 31, 1917.....	857 16
	<hr/>
	\$4,873 53

Plan, permanent. Par value of shares, \$200. Instalments are 50 cents and \$1 monthly.

Shares in force January 1, 1917, 209; shares issued during the year, 76; shares withdrawn during the year, 44; shares in force, 241. Borrowing members, 11, holding 66 shares; non-borrowing members, 35, holding 175 shares. Female shareholders, 20, holding 99 shares. Total dividends credited members during the year on instalment shares, \$213.68; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$188.29; rate 5 per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in Section 390 of the Banking Law, incurred and paid during the year, \$13. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$2,500. Mortgages in force in New York State, \$9,310. No foreclosures during the year.

MADISON CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 897 Gates avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	H. A. D. HOLLMAN.....	488 Monroe Street.
Secretary.....	CHARLES F. WILCOX.....	18 Revere Place.
Treasurer.....	R. J. DOBBIN.....	690 Park Place.
Attorney.....	Z. D. RACE.....	176 Broadway, New York.

ASSETS

Loans on bond and mortgage.....	\$102,600 00
Loans on shares	3,110 00
Stocks and bonds.....	5,000 00
Real estate	7,119 66
Cash on hand and in bank.....	4,435 47
Furniture and fixtures	25 00
Advances for taxes, insurance, etc.....	108 33
	<hr/>
	\$122,398 46

LIABILITIES

Due shareholders, dues.....	\$99,512 00
Due shareholders, dividends credited.....	8,841 47
Borrowed money	11,000 00
Undivided profits	631 30
Guaranty fund (as per section 392 of Banking Law)	2,255 52
Special deposit	158 17
	<hr/>
	\$122,398 46

RECEIPTS

Cash on hand January 1, 1917.....	\$5,911 74
Dues credited to members.....	29,394 00
Money borrowed	11,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	32,900 00
Loans on shares repaid.....	8,470 00
Real estate sold	2,300 00
Fees received	151 22
Fines received	58 97
Interest received	6,569 24
Premium received	61 40
Rent received	186 50
Dividends retained on withdrawals.....	495 33
Advances repaid	9 00
Special deposit	350 00
Withdrawal, account of mortgage loan.....	355 50
Rebates	68 76
	<hr/>
	\$98,281 66

DISBURSEMENTS

Loaned on mortgage	\$25,000 00
Loaned on shares	6,985 00
Dues repaid on withdrawal, or applied on loans.....	20,575 00
Paid matured shares	23,243 52
Dividends paid on withdrawals, or applied on loans.....	1,811 16
Cash dividends paid on income and accumulative prepaid shares	1,937 50
Paid borrowed money and prior mortgages.....	3,000 00
Paid interest on borrowed money and prior mortgages.....	178 75
Paid for real estate	3,200 00
Paid salaries and clerk-hire.....	475 00
Paid advertising, printing and postage.....	85 75
Paid rent	84 00
Paid taxes, insurance, etc.....	1,417 07
Paid banking department, examination.....	10 00
Paid banking department, assessment.....	8 54
Advances for taxes, insurance, etc.....	117 33
Special deposit	350 00
Paid for deed of property, settlement of mortgage loan.....	100 00
Legal expenses	122 80
Sundry expenses	144 77
Liberty bonds purchased.....	5,000 00
Cash on hand December 31, 1917.....	4,435 47
	<hr/>
	\$98,281 66

Plan, permanent. Par value of shares, \$100 and \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 1,839; shares issued during the year, 398; shares withdrawn during the year, 553; shares in force, 1,684. Borrowing members, 50, holding 583 shares; non-borrowing members, 189, holding

1101 shares. Female shareholders, 73, holding 431 shares. Total dividends credited members during the year on instalment shares, \$3,770.23; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,937.50; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$23,243.52. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$789.52. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Bronx, Kings, New York, Queens, Rockland and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$5,600. Mortgages in force in New York State, \$49,000. No foreclosures during the year.

THE MODEL BUILDING AND LOAN ASSOCIATION OF BROOKLYN, N. Y.

No. 129 Ralph avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	THOMAS F. LARKIN.....	480-a McDonough Street
Secretary.....	JOHN F. LYNCH.....	486-a Decatur Street.
Treasurer.....	FREDERICK L. JENKINS.....	121 Bainbridge Street.
Attorney.....	THOMAS F. HAGGERTY.....	1028 Gates Avenue.

ASSETS

Loans on bond and mortgage.....	\$49,250 00
Loans on shares.....	3,065 00
Stocks and bonds.....	2,775 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	4,321 77
Cash on hand and in bank.....	3,600 49
Interest, premium, fees and fines due and unpaid.....	163 64

\$64,175 90

LIABILITIES

Due shareholders, dues.....	\$49,359 75
Due shareholders, dividends credited.....	4,738 49
Prior mortgages	3,000 00
Borrowed money	2,000 00
Undivided profits	1,081 55
Guaranty fund (as per section 392 of Banking Law).....	3,900 00
Accrued interest	91 11
Appraisals	5 00

\$64,175 90

RECEIPTS

Cash on hand January 1, 1917.....	\$5,220 19
Dues credited to members.....	14,617 02
Mortgages redeemed, foreclosed or transferred to real estate..	5,900 00
Loans on shares repaid.....	1,275 00
Interest received	3,088 56
Premium received	735 41
Rent received	420 00
Dividends retained on withdrawals.....	37 88
Appraisals	20 00

\$31,314 06

DISBURSEMENTS

Loaned on mortgage.....	\$2,000 00
Loaned on shares.....	3,240 00
Dues repaid on withdrawal, or applied on loans.....	8,120 47
Paid matured shares.....	8,599 71
Dividends paid on withdrawal, or applied on loans.....	320 20
Cash dividends paid on income and accumulative prepaid shares	888 03
Paid borrowed money and prior mortgages.....	3,000 00
Paid interest on borrowed money and prior mortgages.....	397 09
Paid salaries and clerk-hire.....	645 00
Paid advertising, printing and postage.....	14 50
Paid rent	135 00
Paid repairs to real estate.....	105 97
Paid taxes, insurance, etc.....	154 08
Paid banking department, examination.....	10 00
Paid banking department, assessment.....	5 02
Officers' bonds	16 00
State League dues.....	5 00
State League convention.....	35 00
Repairs	5 00
Satisfaction of mortgage.....	2 50
Appraisals	15 00
Cash on hand December 31, 1917.....	3,600 49
	<hr/>
	\$31,314 06

Plan, permanent. Par value of shares, \$100. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 1,932½; shares issued during the year, 378; shares withdrawn during the year, 729; shares in force, 1,581½. Borrowing members, 21, holding 433½ shares; non-borrowing members, 121, holding 1,148 shares. Female shareholders, 47, holding 477 shares. Total dividends credited members during the year on instalment shares, \$1,898.39; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$888.03; rate 5 per cent. and 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$8,599.71. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$855.50. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 3 cents per share per week.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$49,250. No foreclosures during the year.

NASSAU CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 2738 Atlantic avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	JAMES J. FARRELL.....	58 Jerome Street.
Secretary.....	M. V. DORNEY.....	209 Sunnyside Avenue.
Treasurer.....	PETER J. EVERS.....	154 Linwood Street.
Attorneys.....	KIENDL & GROSS.....	215 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$481,792 50
Stocks and bonds.....	5,000 00
Contracts for the sale of real estate.....	2,750 00
Real estate	32,397 94

Cash on hand and in bank.....	\$4,833 53
Furniture and fixtures.....	325 00
Interest, premium, fees and fines due and unpaid.....	3,886 39
Advances for taxes, insurance, etc.....	1,253 35
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	\$532,238 71
	<hr/>

LIABILITIES

Due shareholders, dues and dividends credited.....	\$501,876 53
Undivided profits	5,753 53
Guaranty fund (as per section 392 of Banking Law).....	24,377 60
Suspense account	8 81
Special deposits	222 24
	<hr/>
	\$532,238 71
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RECEIPTS

Cash on hand January 1, 1917.....	\$30,604 71
Dues credited to members.....	122,767 94
Mortgages redeemed, foreclosed or transferred to real estate..	33,248 19
Real estate sold.....	1,494 50
Fees received	123 00
Interest received	25,985 45
Premium received	4,508 72
Rent received	2,443 87
Advances repaid	676 15
Special deposits	1,377 30
Liberty bonds sold.....	3,000 00
Sundries	10 20
	<hr/>
	\$226,240 03
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DISBURSEMENTS

Loaned on mortgage.....	\$35,782 50
Dues repaid on withdrawal, or applied on loans.....	128,011 21
Paid matured shares.....	20,300 00
Dividends paid on withdrawal, or applied on loans.....	7,569 62
Paid for real estate.....	12,450 00
Paid salaries and clerk-hire.....	2,803 09
Paid advertising, printing and postage.....	389 99
Paid rent	240 00
Paid repairs to real estate	1,961 83
Paid taxes, insurance, etc.....	2,373 33
Paid banking department, examination.....	45 50
Paid banking department, assessment.....	32 84
Officers' bonds	31 20
Advances for taxes, insurance, etc.....	909 07
League dues	26 00
Special deposits	239 10
Liberty bonds purchased	8,000 00
Light and heat.....	123 97
Burglar alarm	37 50
Office furniture	25 00
Sundries	54 75
Cash on hand December 31, 1917.....	4,833 53
	<hr/>
	\$226,240 03
	<hr/>

Plan, permanent. Par value of shares, 100 and \$250. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1917, 15,838½; shares issued during the year, 1,244¾; shares withdrawn during the year, 1,528; shares in force, 15,555¼.

Borrowing members, 87, holding 1,807¼ shares; non-borrowing members, 1,426, holding 13,748 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$25,309.30; rate 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$20,300. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,738.84. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 4 cents and 10 cents per week per share.

Loans have been made in Kings, Nassau and Queens counties, New York State. Largest mortgage loan outstanding, \$12,000. Mortgages in force in New York State, \$481,792.50. One foreclosure during the year.

PEOPLE'S CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF
BROOKLYN

No. 14 Graham avenue, Brooklyn, N. Y.

[Organized under Law of 1894. Commenced business 1895]

Officers	Names	Post-office addresses
Acting President.....	SAMUEL H. BAER.....	465 W. Broadway, N. Y.
Secretary.....	MORRIS HIRSCH.....	384 Berry Street.
Treasurer.....	JOEL B. GOODMAN.....	57 W. 28d Street, N. Y.
Attorneys.....	WEIL & PURVIN.....	291 Broadway, New York.

ASSETS

Loans on bond and mortgage.....	\$82,800 00
Loans on shares.....	7,910 00
Stocks and bonds.....	32,681 25
Cash on hand and in bank.....	5,972 84
Interest, premium, fees and fines due and unpaid.....	549 95
	<u>\$129,914 04</u>

LIABILITIES

Due shareholders, dues.....	\$105,021 00
Due shareholders, dividends credited.....	21,804 48
Suspense account	521 20
Guaranty fund (as per section 392 of Banking Law).....	2,417 36
Unearned or rebatable premium.....	150 00
	<u>\$129,914 04</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$11,431 52
Dues credited to members.....	19,294 00
Mortgages redeemed, foreclosed or transferred to real estate..	8,000 00
Loans on shares repaid.....	2,825 00
Fees received	22 15
Fines received	8 84
Interest received	6,557 98
Premium received	112 72
Dividends retained on withdrawals.....	284 86
Bonds sold	506 25
Suspense account	521 20
	<u>\$49,564 52</u>

DISBURSEMENTS

Loaned on mortgage.....	\$8,600 00
Loaned on shares.....	1,150 00
Dues repaid on withdrawal, or applied on loans.....	16,824 00
Dividends paid on withdrawal, or applied on loans.....	4,775 95
Paid salaries and clerk-hire.....	363 50
Paid advertising, printing and postage.....	62 20
Paid rent	85 00
Paid banking department, examination.....	16 50
Paid banking department, assessment.....	8 60
Officers' bonds	72 00
Appraisals	10 00
Interest on bonds purchased.....	52 68
Bonds purchased	11,560 00
Brokers commission	5 00
Loss on bonds sold.....	6 25
Cash on hand December 31, 1917.....	5,972 84
	<hr/>
	\$49,564 52

Plan, serial. Par value of shares, \$200 and \$250. Instalments are 50 cents semi-monthly.

Shares in force January 1, 1917, 1,622; shares issued during the year, 178; shares withdrawn during the year, 216; shares in force, 1,584. Borrowing members 43, holding 454 shares; non-borrowing members, 189, holding 1,130 shares. Female shareholders, 91 holding 552 shares. Total dividends credited members during the year on instalment shares, \$2,920; rate, 2.55 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$597.70. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 2 cents per month on each \$100.

Loans have been made in Kings and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$9,600. Mortgages in force in New York State, \$74,000. No foreclosures during the year.

POLISH-AMERICAN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 660 Third avenue, Brooklyn, N. Y.

[Organized under Law of 1894. Commenced business 1900]

Officers	Names	Post-office addresses
President.....	JOHN GUTOWSKI.....	5105 6th Avenue.
Secretary.....	FRANK A. JUREK.....	236 57th Street.
Treasurer.....	JOHN SKOWRONSKI.....	137 Nineteenth Street.
Attorney.....	ROBERT JAGOCKI	707 Third Ave., Brooklyn.

ASSETS

Loans on bond and mortgage.....	\$183,800 00
Loans on shares.....	2,100 00
Stocks and bonds.....	3,100 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	9,500 00
Cash on hand and in bank.....	11,036 67
Furniture and fixtures.....	165 00
Interest, premium, fees and fines due and unpaid.....	1,476 53
Advances for taxes, insurance, etc.....	7 61
Deposit for electric meter.....	5 00
Bills receivable	3,000 00
	<hr/>
	\$215,190 81

LIABILITIES

Due shareholders, dues.....	\$187,679 06
Due shareholders, dividends credited.....	12,003 22
Prior mortgages	9,000 00
Undivided profits	4,548 48
Guaranty fund (as per section 392 of Banking Law).....	1,960 05

\$215,190 81

RECEIPTS

Cash on hand January 1, 1917.....	\$8,998 62
Dues credited to members.....	74,854 07
Prior mortgages	9,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	10,100 00
Loans on shares repaid.....	3,069 50
Real estate sold.....	1,452 80
Fees received	31 09
Fines received	16 31
Interest received	8,946 61
Rent received	865 00
Dividends retained on withdrawals.....	178 06
Advances repaid	845 79
Appraisals	82 50
Pass books	2 50
Liberty bonds sold.....	5,400 00

\$123,842 85

DISBURSEMENTS

Loaned on mortgage.....	\$42,950 00
Loaned on shares.....	2,515 00
Dues repaid on withdrawal, or applied on loans.....	38,100 02
Paid matured shares.....	8,799 41
Dividends paid on withdrawal, or applied on loans.....	4,352 77
Paid for real estate.....	1,452 80
Paid salaries and clerk-hire.....	1,395 50
Paid advertising, printing and postage.....	196 00
Paid rent	180 00
Paid repairs to real estate.....	193 50
Paid taxes, insurance, etc.....	213 66
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	11 33
Officers' bonds	29 00
Advances for taxes, insurance, etc.....	633 91
League dues and expenses.....	17 00
Bills receivable	3,000 00
Appraisals	130 50
Liberty bonds purchased.....	8,500 00
Interest on Liberty bonds.....	1 55
Light and heat.....	29 88
Special deposit repaid.....	50 00
Furniture and fixtures	4 50
Interest on special deposit.....	2 00
Legal expense	50
Sundries	27 85
Cash on hand December 31, 1917.....	11,036 67

\$123,842 85

Plan, permanent. Par value of shares, \$200. Instalments are 12½ cents and 25 cents weekly.

Shares in force January 1, 1917, 2,376; shares issued during the year,

544; shares withdrawn during the year, 267; shares in force, 2,653. Borrowing members, 59, holding 967 shares; non-borrowing members, 432, holding 1,686 shares. Female shareholders, 107, holding 368 shares. Total dividends credited members during the year on instalment shares, \$3,864.50; rate, 5½ per cent. and 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$3,462.32; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$8,799.41. Entrance fee, 15 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,927.73. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 per cent., 5½ per cent. and 6 per cent. No premium charged.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$9,000. Mortgages in force in New York State, \$183,800. One foreclosure during the year.

PROSPECT HOME BUILDING AND LOAN ASSOCIATION

No. 336 Ninth street, between Fifth and Sixth avenues, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	MELVIN W. MOREHOUSE.....	706 Cortelyou Road.
Secretary.....	GEORGE W. BALLWAY.....	1518 Eighth Avenue.
Treasurer.....	WILLIAM M. TOMLINS.....	524 Seventh Street.
Attorney.....	TITLE GUAR. & TRUST CO.....	175 Remsen Street.

ASSETS

Loans on bond and mortgage.....	\$115,200 00
Loans on shares	4,107 00
Cash on hand and in bank.....	599 48
Furniture and fixtures	100 00
Interest, premium, fees and fines due and unpaid.....	940 15
	<hr/>
	\$120,946 63

LIABILITIES

Due shareholders, dues	\$88,238 58
Due shareholders, dividends credited.....	16,633 10
Prior mortgages	9,050 00
Undivided profits	3,780 29
Guaranty fund (as per section 392 of Banking Law).....	3,143 57
Suspense account	12 75
Special deposit	20 25
Salaries due	68 09
	<hr/>
	\$120,946 63

RECEIPTS

Cash on hand January 1, 1917.....	\$8,825 89
Dues credited to members.....	20,965 25
Money borrowed	9,600 00
Mortgages redeemed, foreclosed or transferred to real estate..	6,700 00
Loans on shares repaid	3,272 50
Fines received	7 80
Interest received	5,537 62
Premium received	1,442 99
Dividends retained on withdrawals.....	425 21
Advances repaid	432 83
	<hr/>
	\$57,210 09

DISBURSEMENTS

Loaned on mortgage	\$13,550 00
Loaned on shares	2,712 50
Dues repaid on withdrawal, or applied on loans.....	17,376 58
Paid matured shares	8,801 28
Dividends paid on withdrawal, or applied on loans.....	2,317 99
Cash dividends paid on income and accumulative prepaid shares	515 25
Paid borrowed money and prior mortgages.....	9,600 00
Paid interest on borrowed money and prior mortgages.....	115 83
Paid salaries and clerk-hire.....	815 50
Paid advertising, printing and postage.....	35 56
Paid rent	183 33
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	8 26
Officers' bonds	32 00
Advances for taxes, insurance, etc.....	521 01
Light	6 02
Cash on hand December 31, 1917.....	599 48
	<hr/>
	\$57,210 09
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 3,878½; shares issued during the year, 609½; shares withdrawn during the year, 486½; shares in force 4,001½. Borrowing members, 35, holding 896 shares; non-borrowing members, 221, holding 3,105½ shares. Female shareholders, 82, holding 988 shares. Total dividends credited members during the year on instalment shares, \$5,114.75; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$870.55; rate, 4½ per cent., 4¼ per cent. and 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$8,801.28. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,072.41. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$68.09.

Premium plan, installment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 14 cents per share per month.

Loans have been made in Kings, Queens and Richmond counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$8,500. Mortgages in force in New York State, \$102,150. No foreclosures during the year.

SOUTH BROOKLYN SAVINGS AND LOAN ASSOCIATION

No. 565 Fifth avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1886]

Officers	Names	Post-office addresses
President.....	DAVID B. HUTTON.....	227 Brooklyn Avenue.
Secretary.....	JAMES H. STRAIN.....	565 Fifth Avenue.
Treasurer.....	EDWARD BIRKLE.....	1521 Beverly Road.
Attorney.....	WILLIAM J. BOLGER.....	149 Broadway, N. Y.

ASSETS

Loans on bond and mortgage.....	\$1,149,930 00
Stocks and bonds	10,000 00
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	29,243 40
Real estate	23,187 32
Cash on hand and in bank.....	63,938 56
Advances for taxes, insurance, etc.....	306 00
	<hr/>
	\$1,277,605 28
	<hr/>

LIABILITIES

Due shareholders, dues and dividends credited.....	\$1, 116, 021 69
Balance to be paid borrowers on mortgage loans.....	2, 500 00
Prior mortgages	2, 000 00
Undivided profits	83, 881 73
Guaranty fund (as per section 392 of Banking Law).....	72, 597 95
Suspense account	603 91
	<hr/>
	\$1, 277, 605 28

RECEIPTS

Cash on hand January 1, 1917.....	\$69, 472 34
Dues credited to members.....	313, 354 48
Prior mortgages	2, 000 00
Mortgages redeemed, foreclosed or transferred to real estate..	118, 950 00
Interest received	71, 870 09
Premium received	811 59
Rent received	760 00
Land bank stock sold.....	4, 000 00
Contracts for the sale of real estate.....	200 00
Appraisals	130 00
	<hr/>
	\$581, 548 50

DISBURSEMENTS

Loaned on mortgage.....	\$77, 750 00
Dues repaid on withdrawal, or applied on loans.....	411, 025 40
Paid borrowed money and prior mortgages.....	8, 000 00
Paid interest on borrowed money and prior mortgages.....	167 43
Paid salaries and clerk-hire.....	8, 254 00
Paid advertising, printing and postage.....	608 27
Paid taxes, insurance, etc.....	570 11
Paid banking department, examination.....	68 25
Paid banking department, assessment.....	78 88
Officers' bonds	80 00
Advances for taxes, insurance, etc.....	306 00
State League dues.....	29 00
Suspense account	4 58
Telephone, light and heat.....	243 49
Furniture	49 53
Tellers at election	15 00
Liberty bonds purchased.....	10, 000 00
Janitor	360 00
Cash on hand December 31, 1917.....	63, 938 56
	<hr/>
	\$581, 548 50

Plan, permanent. Par value of shares, \$100 and \$250. Instalments are 50 cents monthly.

Shares in force January 1, 1917, 30,107 $\frac{3}{10}$; shares issued during the year, 1,707; shares withdrawn during the year, 4,061 $\frac{3}{10}$; shares in force, 27,753. Borrowing members, 484, holding 11,571 $\frac{1}{2}$ shares; non-borrowing members, 1,897, holding 16,181 $\frac{1}{2}$ shares. Female shareholders, 806, holding 11,340 shares. Total dividends credited members during the year on instalment shares, \$45,871.29; rate, 4 $\frac{1}{2}$ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$9,589.76. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 $\frac{1}{2}$ per cent. and 6 per cent. No premium charged.

Loans have been made in Kings, Nassau, Queens and Suffolk counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$10,000. Mortgages in force in New York State, \$1,146,230. No foreclosures during the year.

TWENTY-NINTH WARD CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 142 E. Fourth street, Brooklyn, N. Y.

[Organized under Law of 1894. Commenced business 1895]

Officers	Names	Post-office addresses
President.....	HENRY DONNELLY.....	East 4th Street.
Secretary.....	ROLLA O. SMITH.....	293 Sherman Street.
Treasurer.....	HENRY DOESELAGER.....	1 East 7th Street.
Attorney.....	HENRY E. HEISTAD.....	190 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$21,250 00
Cash on hand and in bank.....	780 03
Furniture and fixtures	90 00
	\$22,120 03

LIABILITIES

Due shareholders, dues and dividends credited.....	\$18,582 77
Borrowed money	1,500 00
Undivided profits	1,605 47
Guaranty fund (as per section 392 of Banking Law).....	431 79
	\$22,120 03

RECEIPTS

Cash on hand January 1, 1917.....	\$5,320 46
Dues credited to members.....	7,499 79
Money borrowed	1,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	500 00
Fines received	3 31
Interest received	1,003 69
Premium received	217 96
Rent received	20 00
	\$16,065 21

DISBURSEMENTS

Loaned on mortgage.....	\$4,250 00
Dues repaid on withdrawal, or applied on loans.....	8,995 30
Dividends paid on withdrawal, or applied on loans.....	824 31
Paid borrowed money and prior mortgages.....	900 00
Paid interest on borrowed money and prior mortgages.....	27 00
Paid salaries and clerk-hire.....	75 00
Paid rent	180 00
Paid banking department.....	15 50
Notary fees	4 50
Janitor, gas and fuel, etc.....	13 57
Cash on hand December 31, 1917.....	780 03
	\$16,065 21

Plan, permanent. Par value of shares, \$250. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 551; shares issued during the year, 63; shares withdrawn during the year, 74; shares in force, 540. Borrowing members, 13, holding 85 shares; non-borrowing members, 115, holding 455 shares. Female shareholders, 41, holding 130 shares. Total dividends credited members during the year on instalment shares, \$824.31; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$288.57. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 6 cents per share per week.

Loans have been made in Kings county, New York State. Largest mortgage loan outstanding, \$3,250. Mortgages in force in New York State, \$21,250. No foreclosures during the year.

UNION CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 1424 Fulton street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1890. Re-incorporated under Law of 1894]

Officers	Names	Post-office addresses
President.....	DANIEL S. BRUSH.....	388 Lexington Avenue.
Secretary.....	HENRY POWLES, Jr.....	1077 East 40th Street.
Treasurer.....	GEORGE DOWNING.....	1049 East 17th Street.
Attorney.....	GILBERT P. BRUSH.....	120 Broadway, New York.

ASSETS

Loans on bond and mortgage.....	\$36,300 00
Loans on shares	4,385 00
Real estate	3,311 47
Cash on hand and in bank.....	3,853 89
Furniture and fixtures.....	125 00
Interest, premium, fees and fines due and unpaid.....	1,013 04
Advances for taxes, insurance, etc.....	55 50
	<hr/>
	\$49,043 90

LIABILITIES

Due shareholders, dues	\$38,767 87
Due shareholders, dividends credited.....	6,975 91
Borrowed money	1,000 00
Undivided profits	12
Guaranty fund (as per section 392 of Banking Law).....	2,300 00
	<hr/>
	\$49,043 90

RECEIPTS

Cash on hand January 1, 1917.....	\$2,072 97
Dues credited to members.....	6,405 51
Mortgages redeemed, foreclosed or transferred to real estate..	2,800 00
Loans on shares repaid.....	1,030 00
Interest received	2,257 69
Premium received	71 51
Dividends retained on withdrawals.....	189 76
Advances repaid	88 62
	<hr/>
	\$14,916 06

DISBURSEMENTS

Loaned on mortgage.....	\$1,200 00
Loaned on shares	1,535 00
Dues repaid on withdrawal, or applied on loans.....	2,529 50
Paid matured shares	1,016 30
Dividends paid on withdrawal, or applied on loans.....	428 92
Cash dividends paid on income and accumulative prepaid shares . . .	221 98
Paid borrowed money and prior mortgages.....	3,000 00

MADISON COUNTY

189

Paid interest on borrowed money and prior mortgages.....	\$120 70
Paid salaries and clerk-hire.....	554 50
Paid advertising, printing and postage.....	19 80
Paid rent	180 00
Paid taxes, insurance, etc.....	81 30
Paid banking department, examination.....	12 50
Paid banking department, assessment.....	3 85
Officers' bonds	20 00
Advances for taxes, insurance, etc.....	117 12
Legal expense	17 70
Refund	3 00
Cash on hand December 31, 1917.....	3,853 89
	<hr/>
	\$14,916 06

Plan, serial. Par value of shares, \$200. Instalments are 25 cents weekly. Shares in force January 1, 1917, 469½; shares issued during the year, 82; shares withdrawn during the year, 41; shares in force, 510½. Borrowing members, 19, holding 231½ shares; non-borrowing members, 41, holding 279 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$1,578.86; rate, 3.84 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$131.85; rate, 3.84 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$1,016.30. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$774.30. Unpaid, none.

Premium plan, installment. Interest paid by borrowing members, 5¾ per cent and 6 per cent. Premium paid by borrowing members, 1 cent per share per week.

Loans have been made in Kings, Queens and Suffolk counties, New York State. Largest mortgage loan outstanding, \$11,000. Mortgages in force in New York State, \$36,300. No foreclosures during the year.

MADISON COUNTY

CANASTOTA SAVINGS AND LOAN ASSOCIATION

No. 1 Tabor Block, South Peterboro street, Canastota, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	P. F. MILMOE.....	Canastota, N. Y.
Secretary.....	E. B. ROBERTS.....	Canastota, N. Y.
Treasurer.....	HOWARD D. BEMISS.....	Canastota, N. Y.
Attorney.....	D. F. WALLACE.....	Canastota, N. Y.

ASSETS

Loans on bond and mortgage.....	\$109,700 00
Loans on shares.....	6,460 00
Cash on hand and in bank.....	4,181 29
Furniture and fixtures.....	215 00
Advances for taxes, insurance, etc.....	20 67
	<hr/>
	\$120,576 96

LIABILITIES

Due shareholders, dues.....	\$102,904 27
Due shareholders, dividends credited.....	13,428 14
Undivided profits	1,234 87
Guaranty fund (as per section 392 of Banking Law).....	2,380 91
Unearned or rebatable premium.....	628 77
	<hr/>
	\$120,576 96

RECEIPTS

Cash on hand January 1, 1917.....	\$3, 595 71
Dues credited to members.....	33, 411 76
Mortgages redeemed, foreclosed or transferred to real estate..	10, 600 00
Loans on shares repaid.....	4, 157 00
Fees received	134 00
Fines received	132 50
Interest received	6, 229 12
Premium received	206 45
Dividends retained on withdrawals.....	150 59
	<hr/>
	\$58, 617 13
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$16, 300 00
Loaned on shares.....	4, 545 00
Dues repaid on withdrawal, or applied on loans.....	15, 648 57
Paid matured shares.....	11, 035 37
Dividends paid on withdrawal, or applied on loans.....	2, 137 93
Paid borrowed money and prior mortgages.....	4, 000 00
Paid interest on borrowed money and prior mortgages.....	40 00
Paid salaries and clerk-hire.....	521 25
Paid advertising, printing and postage.....	8 05
Paid banking department, examination.....	38 87
Paid banking department, assessment.....	7 73
Officers' bonds	8 00
Advances for taxes, insurance, etc.....	20 67
Office supplies	17 85
Insurance	2 00
Recording taxes	81 50
Refunds	23 05
Cash on hand December 31, 1917.....	4, 181 29
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	\$58, 617 13
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Plan, permanent. Par value of shares, \$100. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 2,618; shares issued during the year, 536; shares withdrawn during the year, 564; shares in force, 2,590. Borrowing members, 148, holding 1,380 shares; non-borrowing members, 188, holding 1,210 shares. Female shareholders, 155, holding 1,059 shares. Total dividends credited members during the year on instalment shares, \$5,954.01; rate, 5¾ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$11,035.37. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$557.15. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5.72 per cent. Premium paid by borrowing members, 1 per cent.

Loans have been made in Madison county, New York State. Largest mortgage loan outstanding \$6,000. Mortgages in force in New York State, \$109,700. No foreclosures during the year.

ONEIDA SAVING, BUILDING AND LOAN ASSOCIATION

No. 70 Main street, Oneida, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	GEORGE W. BUTCHER.....	Oneida, N. Y.
Secretary.....	F. H. MUNZ.....	Oneida, N. Y.
Treasurer.....	F. E. WEBSTER.....	Oneida, N. Y.
Attorney.....	JOSEPH BEAL.....	Oneida, N. Y.

ASSETS

Loans on bond and mortgage.....	\$96,555 00
Loan on shares.....	905 00
Cash on hand and in bank.....	1,012 11
Furniture and fixtures.....	239 45
Interest, premium, fees and fines due and unpaid.....	48 38
	<hr/>
	\$98,759 94
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LIABILITIES

Due shareholders, dues.....	\$76,563 13
Due shareholders, dividends credited.....	10,059 05
Borrowed money	9,400 00
Undivided profits	2 76
Guaranty fund (as per section 392 of Banking Law).....	2,735 00
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	\$98,759 94
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RECEIPTS

Cash on hand January 1, 1917.....	\$639 05
Dues credited to members.....	37,867 33
Money borrowed	8,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	15,325 00
Loans on shares repaid.....	1,300 00
Fines received	18 91
Interest received	5,931 94
Dividends retained on withdrawals.....	296 26
	<hr/>
	\$69,378 49
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$12,700 00
Loaned on shares.....	900 00
Dues repaid on withdrawal, or applied on loans.....	22,601 27
Paid matured shares.....	15,156 89
Dividends paid on withdrawal, or applied on loans.....	1,306 21
Paid borrowed money and prior mortgages.....	14,050 00
Pain interest on borrowed money and prior mortgages.....	767 52
Paid salaries and clerk-hire.....	700 00
Paid advertising, printing and postage.....	36 95
Paid rent	72 00
Paid banking department, examination.....	37 75
Paid banking department, assessment.....	6 99
Officers' bonds	12 00
State League dues.....	6 00
Insurance	2 60
Light.	10 20
Cash on hand December 31, 1917.....	1,012 11
	<hr/>
	\$69,378 49
	<hr/>

Plan, permanent. Par value of shares, \$100 and \$105. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 3,483; shares issued during the year, 534; shares withdrawn during the year, 982; shares in force, 3,035. Borrowing members, 70, holding 1,008 shares; non-borrowing members, 264, holding 2,027 shares. Female shareholders, 105, holding 793 shares. Total dividends credited members during the year on instalment shares, \$4,505.47; rate 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$15,156.89. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$839.75. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 18/25 per cent. No premium charged.

Loans have been made in Madison and Oneida counties, New York State. Largest mortgage loan outstanding, \$4,500. Mortgages in force in New York State, \$96,555. No foreclosures during the year.

MONROE COUNTY

COLUMBIA BANKING, SAVING AND LOAN ASSOCIATION

No. 337 Gregory street, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1894]

Officers	Names	Post-office addresses
President.....	EDWARD WALLIS.....	80 Alexander Street.
Financial Secretary..	H. P. REIBLING.....	302-308 Granite Building.
Treasurer.....	LAWRENCE OBERLIES....	704 Clinton Avenue, South.
Attorneys.....	MORRIS & MORRIS.....	301-302 Ellwanger & Barry Building.

ASSETS

Loans on bond and mortgage.....	\$1,189,200 00
Loans on shares.....	500 00
Stocks and bonds.....	24,310 00
Real estate	20,593 68
Cash on hand and in bank.....	57,239 78
	\$1,291,843 46

LIABILITIES

Due shareholders, dues.....	\$997,249 44
Due shareholders, dividends credited.....	126,197 64
Balance to be paid borrowers on mortgage loans.....	900 00
Undivided profits	36,283 50
Guaranty fund (as per section 392 of Banking Law).....	65,000 00
Unearned or rebatable premium.....	62,472 88
Mortgage payments	3,740 00
	\$1,291,843 46

RECEIPTS

Cash on hand January 1, 1917.....	\$112,307 49
Dues credited to members.....	426,247 56
Mortgages redeemed, foreclosed or transferred to real estate..	254,850 00
Real estate sold.....	5,800 00
Fees received	232 00
Fines received	510 58
Interest received	59,331 11
Premium received	19,575 00
Rent received	1,923 59
Mortgage payments	1,890 00
Judgment	50 00
	\$882,717 33

DISBURSEMENTS

Loaned on mortgage.....	\$301,200 00
Dues repaid on withdrawal, or applied on loans.....	325,154 25
Paid matured shares.....	119,749 25
Dividends paid on withdrawal, or applied on loans.....	14,539 87
Cash dividends paid on income and accumulative prepaid shares	11,086 24
Paid for real estate.....	9,979 76
Paid salaries and clerk-hire.....	2,411 50
Paid advertising, printing and postage.....	177 98
Paid rent	120 00
Paid repairs to real estate.....	2,069 54
Paid taxes, insurance, etc.....	879 65
Paid banking department, examination.....	113 35
Paid banking department, assessment.....	76 61
Officers' bonds	36 00
Rent, safe deposit box.....	3 00
Premium refunded	12,880 55
Liberty bonds purchased.....	25,000 00
Cash on hand December 31, 1917.....	57,239 78
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	\$882,717 33
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 30,200¼; shares issued during the year, 5,104; shares withdrawn during the year, 6,274; shares in force, 29,030¼. Borrowing members, 527, holding 10,562 shares; non-borrowing members, 1,609, holding 18,468¼ shares. Female shareholders, 1,009, holding 10,631 shares. Total dividends credited members during the year on instalment shares, \$46,077.06; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$11,086.24; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$119,749.25. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,748.48. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5½ per cent. and 6 per cent. Premium paid by borrowing members, \$10 per share.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, \$24,000. Mortgages in force in New York State, \$1,189,200. Four foreclosures during the year.

CONSOLIDATED SAVING AND LOAN ASSOCIATION

No. 8 Triangle Building, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	LOUIS C. LANGIE.....	Rochester.
Secretary.....	WILLIAM G. WOODWORTH.....	Rochester.
Treasurer.....	CHARLES C. ZOLLER.....	Rochester.
Attorney.....	EMIL LUDEKENS.....	Rochester.

ASSETS

Loans on bond and mortgage.....	\$250,425 00
Real estate	1,509 20
Cash on hand and in bank.....	3,010 57
Furniture and fixtures.....	215 40
Rent assigned	30 00
	<hr/>
	\$255,190 17
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$196,277 51
Due shareholders, dividends credited.....	44,151 40
Borrowed money	3,000 00
Undivided profits	4,214 41
Guaranty fund (as per section 392 of Banking Law).....	7,546 85
	<hr/>
	\$255,190 17
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$18,157 77
Dues credited to members.....	47,579 90
Money borrowed	18,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	57,350 00
Fines received	142 30
Interest received	14,124 37
Refund	1 00
	<hr/>
	\$155,355 34
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$92,000 00
Dues repaid on withdrawal, or applied on loans.....	31,439 74
Dividends paid on withdrawal, or applied on loans.....	8,179 91
Paid borrowed money and prior mortgages.....	16,500 00
Paid interest on borrowed money and prior mortgages.....	182 50
Paid for real estate.....	1,509 20
Paid salaries and clerk-hire.....	1,664 00
Paid advertising, printing and postage.....	51 81
Paid rent	200 00
Paid taxes, insurance, etc.....	12 60
Paid banking department, examination.....	57 81
Paid banking department, assessment.....	14 84
State League dues and expenses to convention.....	19 10
Auditor	50 00
Examining property	165 05
Inspectors of election.....	1 50
Pens	1 50
Ink	75
Insurance	22 07
Flowers	85
Rent assignment	30 00
Insurance advanced	81 30
Expenses of foreclosure.....	160 24
Cash on hand December 31, 1917.....	3,010 57
	<hr/>
	\$155,355 34
	<hr/>

Plan, permanent. Par value of shares, \$100 and \$125. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 4,206; shares issued during the year, 1,123; shares withdrawn during the year, 746; shares in force, 4,583. Borrowing members, 120, holding 2,499 shares; non-borrowing members, 263, holding 2,084 shares. Female shareholders, 138, holding 849 shares. Total dividends credited members during the year on instalment shares, \$12,807.03; rate, 6 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,176.73. Unpaid, none.

No premium plan. Interest paid by borrowing members, 12 cents per share per week. No premium charged.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, \$26,000. Mortgages in force in New York State, \$250,425. One foreclosure during the year.

DESPATCH CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Eyer Block, East Rochester, N. Y.

[Organized under Law of 1894. Commenced business 1908]

Officers	Names	Post-office addresses
President.....	B. J. FRYATT.....	East Rochester.
Secretary.....	B. R. ERWIN.....	East Rochester.
Treasurer.....	A. H. BOWN.....	East Rochester.
Attorney.....	LEO J. RICE.....	East Rochester.

ASSETS

Loans on bond and mortgage.....	\$41,900 00
Loans on shares.....	1,445 00
Instalments due and unpaid.....	\$69 00
Interest, premium, fees and fines due and unpaid....	64 00
	<hr/>
	\$43,345 00

LIABILITIES

Due shareholders, dues.....	\$33,630 25
Due shareholders, dividends credited.....	5,095 98
Balance to be paid borrowers on mortgage loans.....	275 25
Borrowed money	2,000 00
Undivided profits	1,923 73
Guaranty fund (as per section 392 of Banking Law).....	372 04
Overdraft	36 75
Premium on bonds.....	11 00
	<hr/>
	\$43,345 00

RECEIPTS

Cash on hand January 1, 1917.....	\$2,308 29
Dues credited to members.....	7,545 72
Money borrowed	4,300 00
Mortgages redeemed, foreclosed or transferred to real estate..	4,500 00
Fines received	21 97
Interest received	2,757 00
Premium received	6 00
Overdraft	36 75
	<hr/>
	\$21,475 73

DISBURSEMENTS

Loaned on mortgage.....	\$3,104 25
Dues repaid on withdrawal, or applied on loans.....	7,314 81
Dividends paid on withdrawal, or applied on loans.....	1,289 67
Cash dividends paid on income and accumulative prepaid shares	15 00
Paid borrowed money and prior mortgages.....	9,300 00
Paid interest on borrowed money and prior mortgages.....	254 41
Paid salaries and clerk-hire.....	150 00
Paid advertising, printing and postage.....	12 44
Paid banking department, examination.....	31 35
Paid banking department, assessment.....	3 80
	<hr/>
	\$21,475 73

Plan, permanent. Par value of shares, \$100. Instalments are 50 cents monthly.

Shares in force January 1, 1917, 1,173; shares issued during the year, 57; shares withdrawn during the year, 214; shares in force, 1,016. Borrowing

members, 28, holding 402 shares; non-borrowing members, 38, holding 614 shares. Female shareholders, 9, holding 128 shares. Total dividends credited members during the year on instalment shares, \$1,752.15; rate, 5 per cent. Total dividends credited or paid in cash to members during the year, on other shares, \$15; rate, 5 per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$162.44. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$11. Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, \$2,200. Mortgages in force in New York State, \$41,900. No foreclosures during the year.

DIME BANKING AND LOAN ASSOCIATION

No. 938 Clinton avenue, North, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1886]

Officers	Names	Post-office addresses
President.....	FERDINAND SCHWAB.....	8 La Force Street.
Secretary.....	ALEX. H. GEFELL.....	105 Huntington Park.
Treasurer.....	CHRIS JESSEN.....	875 Clinton Avenue, North.
Attorney.....	ROBERT B. WICKES.....	47 So. Fitzhugh Street.

ASSETS

Loans on bond and mortgage.....	\$272,050 00
Cash on hand and in bank.....	5,081 72
	<u>\$277,131 72</u>

LIABILITIES

Due shareholders, dues.....	\$220,091 09
Due shareholders, dividends credited.....	24,411 91
Undivided profits	14,675 25
Guaranty fund (as per section 392 of Banking Law).....	12,000 00
Unearned or rebatable premium.....	5,953 47
	<u>\$277,131 72</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$11,339 76
Dues credited to members.....	56,152 68
Money borrowed	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	42,700 00
Fees received	115 50
Fines received	85 96
Interest received	15,089 32
	<u>\$130,483 22</u>

DISBURSEMENTS

Loaned on mortgage.....	\$60,900 00
Dues repaid on withdrawal, or applied on loans.....	48,461 17
Dividends paid on withdrawal, or applied on loans.....	5,779 19
Cash dividends paid on income and accumulative prepaid shares.	2,565 00
Paid borrowed money and prior mortgages.....	5,000 00
Paid interest on borrowed money and prior mortgages.....	115 00
Paid salaries and clerk-hire.....	1,775 00
Paid advertising, printing and postage.....	119 55
Paid rent	60 00

Paid banking department, examination.....	\$37 50
Paid banking department, assessment.....	16 67
Premium rebated	572 42
Cash on hand December 31, 1917.....	5,081 72
	<hr/>
	\$130,483 22
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 6,833½; shares issued during the year, 1,155; shares withdrawn during the year, 920; shares in force, 7,068½. Borrowing members, 169, holding 2,750½ shares; nonborrowing members, 506, holding 4,318 shares. Female shareholders, 343, holding 5,119½ shares. Total dividends credited members during the year on instalment shares, \$3,086.33; rate, 6½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$7,956.92; rate, 5½ per cent. and 6 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,954.55. Unpaid, none.

Premium plan, gross. No premium plan. Interest paid by borrowing members, 5½ per cent and 6 per cent. Premium paid by borrowing members, 10 per cent.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, \$13,200. Mortgages in force in New York State, \$272,050. No foreclosures during the year.

EQUITY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 92 Portland avenue, Rochester, N. Y.

[Organized under Law of 1894. Commenced business 1894]

Officers	Names	Post-office addresses
President.....	PETER W. SEILER.....	Rochester.
Secretary.....	GEORGE A. DERTINGER.....	Rochester.
Treasurer.....	FRANK J. SCHWALB.....	Rochester.
Attorneys.....	LEWIS, McKAY & BOWN.....	Rochester.

ASSETS

Loans on bond and mortgage.....	\$143,676 00
Loans on shares.....	832 00
Cash on hand and in bank.....	13,996 07
Furniture and fixtures.....	200 00
	<hr/>
	\$158,704 07
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$128,961 04
Due shareholders, dividends credited.....	24,722 92
Undivided profits	55 11
Guaranty fund (as per section 392 of Banking Law)	4,965 00
	<hr/>
	\$158,704 07
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$19,849 24
Dues credited to members.....	73,111 00
Mortgages redeemed, foreclosed or transfered to real estate....	25,598 00
Loans on shares repaid.....	1,092 00
Fees received	28 50
Fines received	22 55
Interest received	8,809 28
	<hr/>
	\$128,510 57
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$31,512 00
Loaned on shares.....	1,040 00
Dues repaid on withdrawal, or applied on loans.....	73,609 80
Dividends paid on withdrawal, or applied on loans.....	7,249 37
Paid salaries and clerk-hire.....	896 50
Paid advertising, printing and postage.....	15 26
Paid rent	106 00
Paid banking department, examination.....	35 67
Paid banking department, assessment.....	10 38
Officers' bonds	10 00
State League dues.....	6 00
Hold up insurance.....	20 52
Finance committee	3 00
Cash on hand December 31, 1917.....	13,996 07
	<hr/>
	\$128,510 57
	<hr/>

Plan, permanent. Par value of shares, \$104. Instalments are 10 cents, 15 cents and 25 cents weekly.

Shares in force January 1, 1917, 5,703; shares issued during the year, 513; shares withdrawn during the year, 33; shares in force, 6,183. Borrowing members, 64, holding 1,381 shares; non-borrowing members, 323, holding 4,802 shares. Female shareholders, 120, holding 1,217 shares. Total dividends credited members during the year on instalment shares, \$7,473.15; rate, 6 per cent.

No unpaid withdrawals. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,057.28. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 per cent and 6 per cent. No premium charged.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, \$12,480. Mortgages in force in New York State, \$143,676. No foreclosures during the year.

FAIRPORT PERMANENT LOAN ASSOCIATION

Fairport, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	WILLIAM A. BEETON.....	Fairport, N. Y.
Secretary.....	E. C. SNOW.....	Fairport, N. Y.
Treasurer.....	GEORGE G. MULLINER.....	Fairport, N. Y.
Attorney.....	E. J. FISK.....	Fairport, N. Y.

ASSETS

Loans on bond and mortgage.....	\$69,200 00
Real estate	3,412 80
Cash on hand and in bank.....	4,775 92
Furniture and fixtures.....	100 00
Instalments due and unpaid.....	\$130 00
Interest, premium, fees and fines due and unpaid..	264 80
	<hr/>
	\$77,488 72
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$57,188 95
Due shareholders, dividends credited.....	13,105 48

Borrowed money	\$2,500 00
Undivided profits	2,521 31
Guaranty fund (as per section 392 of Banking Law)	2,172 98
	<hr/>
	\$77,488 72
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917	\$9 44
Dues credited to members	23,243 01
Money borrowed	2,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	16,200 00
Fees received	23 40
Fines received	110 96
Interest received	3,520 54
Premium received	1,357 52
Dividends retained on withdrawals	51 78
	<hr/>
	\$47,016 65
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage	\$7,900 00
Dues repaid on withdrawal, or applied on loans	16,459 17
Paid matured shares	10,542 27
Dividends paid on withdrawal, or applied on loans	1,194 02
Paid borrowed money and prior mortgages	1,900 00
Paid interest on borrowed money and prior mortgages	92 29
Paid for real estate	3,605 24
Paid salaries and clerk-hire	454 00
Paid advertising, printing and postage	33 65
Paid banking department, examination	38 40
Paid banking department, assessment	5 64
Insurance	16 05
Cash on hand December 31, 1917	4,775 92
	<hr/>
	\$47,016 65
	<hr/> <hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1917, 1,887; shares issued during the year, 234; shares withdrawn during the year, 353; shares in force, 1,768. Borrowing members, 56, holding 692 shares; non-borrowing members, 107, holding 1,076 shares. Female shareholders, 54, holding 356 shares. Total dividends credited members during the year on instalment shares, \$3,902.42; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$10,541.94. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$487.65. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 10 cents per share per week. Premium paid by borrowing members, 4 cents per share per week.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, \$2,100. Mortgages in force in New York State, \$69,200. Three foreclosures during the year.

GENESEE FALLS PERMANENT SAVINGS AND LOAN ASSOCIATION

No. 368 Clinton avenue, North, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	JOSEPH KIPPHUT.....	563 Garson Avenue.
Secretary.....	HENRY W. MARTENS.....	517 E. & B. Building.
Treasurer.....	DENNIS COFFEY.....	27 Emmett Street.
Attorney.....	HENRY W. MARTENS.....	517 E. & B. Building.

ASSETS

Loans on bonds and mortgage.....	\$14,650 00
Cash on hand and in bank.....	214 30
Interest, premium, fees and fines due and unpaid.....	125 40
	<hr/>
	\$14,989 70

LIABILITIES

Due shareholders, dues.....	\$11,995 52
Due shareholders, dividends credited.....	1,648 76
Undivided profits	88 32
Guaranty fund (as per section 392 of Banking Law).....	937 75
Unearned or rebatable premium.....	319 35
	<hr/>
	\$14,989 70

RECEIPTS

Cash on hand January 1, 1917.....	\$2,211 44
Dues credited to members.....	1,023 90
Mortgages redeemed, foreclosed or transferred to real estate..	100 00
Interest received	798 01
	<hr/>
	\$4,133 35

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$2,865 50
Dividends paid on withdrawal, or applied on loans.....	154 27
Cash dividends paid on income and accumulative prepaid shares	321 28
Paid salaries and clerk-hire.....	507 25
Paid advertising, printing and postage.....	3 50
Paid rent	38 75
Paid banking department, examination.....	26 50
Paid banking department, assessment.....	2 00
Cash on hand December 31, 1917.....	214 30
	<hr/>
	\$4,133 35

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 316; shares issued during the year, none; shares withdrawn during the year, 53; shares in force, 263. Borrowing members, 8, holding 131 shares; non-borrowing members, 18, holding 132 shares. Female shareholders, 5, holding 61 shares. Total dividends credited members during the year on instalment shares, \$244.52; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$339.91; rate, 4½ per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$549.50. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5½ per cent.
Premium paid by borrowing members, 5 per cent.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, \$4,000. Mortgages in force in New York State, \$14,650. No foreclosures during the year.

HOME BUILDERS' CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 236 State street, Rochester, N. Y.

[Organized under Laws of 1909. Commenced business 1910]

Officers	Names	Post-office addresses
President.....	FRANK H. CLEMENT.....	46 Lorimer Street.
Secretary.....	WILLIAM W. WALKER.....	168 Augustine Street.
Treasurer.....	JAMES M. HARRISON.....	300 Frank Street.
Attorney.....	CURTIS FITZSIMONS.....	721 Powers Building.

ASSETS

Loans on bond and mortgage.....	\$37,600 00
Cash on hand and in bank.....	1,765 30
	<u>\$39,365 30</u>

LIABILITIES

Due shareholders, dues.....	\$30,159 95
Due shareholders, dividends credited.....	4,887 77
Balance to be paid borrowers on mortgage loans.....	1,500 00
Undivided profits	2,383 53
Guaranty fund (as per section 392 of Banking Law).....	434 05
	<u>\$39,365 30</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$308 47
Dues credited to members.....	5,886 45
Mortgages redeemed, foreclosed or transferred to real estate..	4,200 00
Fees received	11 54
Fines received	10 46
Interest received	2,038 47
Dividends retained on withdrawals.....	87 36
	<u>\$12,542 75</u>

DISBURSEMENTS

Loaned on mortgage.....	\$7,400 00
Dues repaid on withdrawal, or applied on loans.....	3,209 00
Dividends paid on withdrawal, or applied on loans:.....	111 61
Paid salaries and clerk-hire.....	15 00
Paid advertising, printing and postage.....	1 75
Paid banking department, examination.....	28 00
Paid banking department, assessment.....	3 09
Officers' bonds	4 00
Box rent	5 00
Cash on hand December 31, 1917.....	1,765 30
	<u>\$12,542 75</u>

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 510; shares issued during the year, 56; shares withdrawn during the year, 49; shares in force, 517. Borrowing members, 20, holding 202 shares; non-borrowing members, 43, holding 315

shares. Female shareholders, 14, holding 88 shares. Total dividends credited members during the year on instalment shares, \$1,536.97; rate, 5½ per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$25.75. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, \$2,800. Mortgages in force in New York State, \$36,100. No foreclosures during the year.

HOMESTEAD LOAN ASSOCIATION

No. 806 Powers Building, Rochester, N. Y.

[Organized under Law of 1861. Commenced business 1861]

Officers	Names	Post-office addresses
President.....	WILLIAM LOVE.....	Rochester.
Secretary.....	GEORGE W. COLBURN.....	204 Granite Building.
Treasurer.....	GEORGE W. THOMAS.....	806 Powers Building.
Attorney.....	GEORGE W. THOMAS.....	806 Powers Building.

ASSETS

Loans on bond and mortgage.....	\$70,689 32
Shares of Land Bank of State of New York.....	1,000 00
Real estate	192 12
Cash on hand and in bank.....	913 93
Advances for taxes, insurance, etc.....	37 50
	<hr/>
	\$72,832 87
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$55,879 70
Due shareholders, dividends credited.....	2,996 90
Borrowed money	8,000 00
Undivided profits	2,604 63
Guaranty fund (as per section 392 of Banking Law).....	2,296 09
Unearned or rebatable premium.....	975 00
Suspense accounts	80 55
	<hr/>
	\$72,832 87
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$383 92
Dues credited to members.....	14,467 55
Money borrowed	3,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	17,232 68
Fees received	67 65
Fines received	31 34
Interest received	3,672 17
Premium received	371 90
Telephone	10
Profit and loss.....	37 10
Suspense account	80 20
Dividends credited	2,939 10
	<hr/>
	\$42,283 71
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$12,400 00
Dues repaid on withdrawal, or applied on loans.....	11,333 55
Paid matured shares.....	5,145 00
Dividends paid on withdrawal, or applied on loans.....	742 35
Cash dividends paid on income and accumulative prepaid shares	1,493 10
Paid borrowed money and prior mortgages.....	5,000 00
Paid interest on borrowed money and prior mortgages.....	599 19
Paid salaries and clerk-hire.....	661 00
Paid rent	455 00
Paid taxes, insurance, etc.....	44 34
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	5 56
Advances for taxes, insurance, etc.....	37 50
Appraisals	64 90
Sundry expenses	204 69
Dividends credited and charged to profit and loss.....	2,939 10
Dividends credited in error.....	2 50
Rebate of premiums.....	222 50
Cash on hand December 31, 1917.....	913 93
	<hr/>
	\$42,283 71

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents, 15 cents and 25 cents weekly.

Shares in force January 1, 1917, 1,187; shares issued during the year, 283; shares withdrawn during the year, 323; shares in force, 1,147. Borrowing members, 39, holding 529 shares; non-borrowing members, 78, holding 618 shares. Female shareholders, 47, holding 377 shares. Total dividends credited members during the year on instalment shares, \$1,446; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,493.10; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$5,145. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,385.59. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 10 cents per share per week. Premium paid by borrowing members, 5 cents per share per week.

Loans have been made in Monroe and Wayne counties, New York State. Largest mortgage loan outstanding, \$6,500. Mortgages in force in New York State, \$70,689.32. One foreclosure during the year.

HUDSON STREET PERMANENT SAVING AND LOAN ASSOCIATION

No. 517 Ellwanger and Barry Building, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1885]

Officers	Names	Post-office addresses
President.....	JOHN FRAZER.....	224 Wellington Avenue.
Secretary.....	HENRY W. MARTENS.....	517 E. & B. Building.
Treasurer.....	JOHN B. WEGMAN.....	195 Fernwood Avenue.
Attorney.....	HENRY W. MARTENS.....	517 E. & B. Building.

ASSETS

Loans on bond and mortgage.....	\$10,300 00
Cash on hand and in bank.....	186 31
	<hr/>
	\$10,486 31

LIABILITIES

Due shareholders, dues.....	\$7,984 74
Due shareholders, dividends credited.....	1,317 29
Undivided profits	452 18
Guaranty fund (as per section 392 of Banking Law).....	509 60
Unearned or rebatable premium.....	222 50

\$10,486 31

RECEIPTS

Cash on hand January 1, 1917.....	\$74 19
Dues credited to members.....	799 98
Interest received	547 50

\$1,421 67

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$729 44
Dividends paid on withdrawal, or applied on loans.....	29 46
Cash dividends paid on income and accumulative prepaid shares	62 75
Paid salaries and clerk-hire.....	369 50
Paid advertising, printing and postage.....	3 25
Paid rent	12 00
Paid banking department, examination.....	27 35
Paid banking department, assessment.....	1 61
Cash on hand December 31, 1917.....	186 31

\$1,421 67

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 170; shares issued during the year, 5; shares withdrawn during the year, 24; shares in force, 151. Borrowing members, 9, holding 103 shares; non-borrowing members, 9, holding 48 shares. Female shareholders, 9, holding 68 shares. Total dividends credited members during the year on instalment shares, \$216.58; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$92.80; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$384.75. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 5 per cent.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, \$2,500. Mortgages in force in New York State, \$10,300. No foreclosures during the year.

PINNACLE AVENUE SAVINGS AND LOAN ASSOCIATION

No. 842 Clinton avenue, South, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	CHARLES C. REHTZ.....	Rochester.
Secretary.....	WILLIAM J. RICHTER.....	Rochester.
Treasurer.....	WILLIAM EISENBERG.....	Rochester.
Attorney.....	WILLIAM J. RICHTER.....	Rochester.

ASSETS

Loans on bond and mortgage.....	\$125,525 00
Cash on hand and in bank.....	6,362 09
Furniture and fixtures.....	50 00

\$131,937 09

LIABILITIES

Due shareholders, dues.....	\$93,744 85
Due shareholders, dividends credited.....	16,169 54
Advances by Land Bank.....	10,000 00
Undivided profits	2,729 85
Guaranty fund (as per section 392 of Banking Law).....	5,600 00
Unearned or rebatable premium.....	3,692 85
	<hr/>
	\$131,937 09
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$10,595 74
Dues credited to members.....	45,593 59
Mortgages redeemed, foreclosed or transferred to real estate..	15,700 00
Fees received	24 00
Fines received	10 24
Interest received	6,483 25
Premium received	1,107 00
Dividends retained on withdrawals.....	134 25
	<hr/>
	\$79,648 07
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$17,200 00
Dues repaid on withdrawal, or applied on loans.....	30,026 29
Paid matured shares.....	17,348 21
Dividends paid on withdrawals, or applied on loans.....	829 87
Paid borrowed money and prior mortgages.....	6,000 00
Paid interest on borrowed money and prior mortgages.....	528 15
Paid salaries and clerk-hire.....	871 00
Paid rent	117 00
Paid banking department, examination.....	19 50
Paid banking department, assessment	8 96
Premium rebated	255 00
Books and supplies	82 00
Cash on hand December 31, 1917.....	6,362 09
	<hr/>
	\$79,648 07
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Plan, permanent. Par value of shares, \$100. Instalments are 15 cents weekly.

Shares in force January 1, 1917, 1,916 $\frac{1}{4}$; shares issued during the year, 301; shares withdrawn during the year, 323; shares in force, 1,894 $\frac{1}{4}$. Borrowing members, 101, holding 1,255 $\frac{1}{4}$ shares; non-borrowing members, 399, holding 639 shares. Female shareholders, 182, holding 849 shares. Total dividends credited members during the year on instalment shares, \$5,409.57; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$17,348.21. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,070. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 10 cents per share per week. Premium paid by borrowing members, \$9 per share.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, \$5,500. Mortgages in force in New York State, \$125,525. No foreclosures during the year.

PROFIT LOAN ASSOCIATION

No. 448 Powers Block, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1899]

Officers	Names	Post-office addresses
President.....	LEWIS H. GILBERT.....	Rochester, N. Y.
Secretary.....	WILLIAM J. TRIMBLE.....	Brighton, N. Y.
Treasurer.....	JOHN H. ASHTON.....	Rochester, N. Y.
Attorney.....	S. C. TRUESDALE.....	Rochester, N. Y.

ASSETS

Loans on bond and mortgage.....	\$547,600 00
Stocks and bonds.....	5,000 00
Contracts for the sale of real estate.....	6,550 00
Real estate	10,877 14
Cash on hand and in bank.....	21,122 61
	<hr/>
	\$591,149 75
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$396,242 37
Due shareholders, dividends credited.....	134,998 45
Undivided profits	42,858 93
Guaranty fund (as per section 392 of Banking Law).....	17,050 00
	<hr/>
	\$591,149 75
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RECEIPTS

Cash on hand January 1, 1917.....	\$75,208 35
Dues credited to members.....	133,963 57
Mortgages redeemed, foreclosed or transferred to real estate..	78,900 00
Fees received	13 75
Fines received	97 07
Interest received	23,027 39
Premium received	9,874 91
Profit and loss	27 81
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	\$321,112 85
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$151,100 00
Dues repaid on withdrawal, or applied on loans.....	115,553 11
Dividends paid on withdrawal, or applied on loans.....	18,751 39
Paid for real estate.....	6,000 00
Paid salaries and clerk-hire.....	1,987 00
Paid advertising, printing and postage.....	163 15
Paid rent	120 00
Paid repairs to real estate.....	28 86
Paid taxes, insurance, etc.....	372 16
Paid banking department, examination.....	91 50
Paid banking department, assessment.....	34 21
Officers' bonds	15 00
Furniture	8 25
Attorney's costs	765 61
Liberty bonds purchased.....	5,000 00
Cash on hand December 31, 1917.....	21,122 61
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	\$321,112 85
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 7,934; shares issued during the year, 1,018; shares withdrawn during the year, 270; shares in force, 8,682. Borrowing members, 175, holding 5,476 shares; non-borrowing members, 369, holding 3,206 shares. Female shareholders, 259, holding 2,999 shares. Total dividends credited members during the year on instalment shares, \$25,111.17; rate, 6 per cent.

No unpaid withdrawals. Membership fee, 25 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,285.15. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 10 cents per share per week. Premium paid by borrowing members, 5 cents per share per week.

Loans have been made in Monroe and Orleans counties, New York State. Largest mortgage loan outstanding, \$12,000. Mortgages in force in New York State, \$547,600. One foreclosure during the year.

SECURITY LOAN ASSOCIATION

No. 448 Powers Building, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1881]

Officers	Names	Post-office addresses
President.....	FRANK J. FLYNN.....	Rochester, N. Y.
Secretary.....	WILLIAM H. FARAGHER.....	Rochester, N. Y.
Treasurer.....	WILLIAM H. FARAGHER.....	Rochester, N. Y.
Attorney.....	STEPHEN TRUESDALE ...	Rochester, N. Y.

ASSETS

Real estate	\$11,600 00
Cash on hand and in bank.....	690 63
	<hr/>
	\$12,290 63
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$4,762 43
Due shareholders, dividends credited.....	936 15
Prior mortgages	4,800 00
Undivided profits	882 60
Guaranty fund (as per section 392 of Banking Law).....	909 45
	<hr/>
	\$12,290 63
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$636 17
Rent received	980 50
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	\$1,616 67
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DISBURSEMENTS

Paid interest on borrowed money and prior mortgages.....	\$288 00
Paid salaries and clerk-hire.....	57 48
Paid repairs to real estate.....	253 77
Paid taxes, insurance, etc.....	317 57
Paid banking department, examination.....	7 50
Paid banking department, assessment.....	1 72
Cash on hand December 31, 1917.....	690 63
	<hr/>
	\$1,616 67
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Plan, permanent. Par value of shares, \$105. Instalments are 10 cents, 15 cents and 25 cents weekly.

Shares in force January 1, 1917, 118; shares issued during the year, none; shares withdrawn during the year, none; shares in force, 118. No borrowing members. Non-borrowing members, 14, holding 118 shares. Female shareholders, 3, holding 11 shares. Amount of filed and unpaid withdrawals December 31, 1917, \$4,726.47.

Membership fee, 25 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$57.48. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 10 cents per share per week. Premium paid by borrowing members, \$10 per share.

Loans have been made in Monroe county, New York State. No mortgage loans outstanding. No foreclosures during the year.

TWENTIETH WARD CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 341 Campbell street, Rochester, N. Y.

[Organized under Law of 1892. Commenced business 1896]

Officers	Names	Post-office addresses
President.....	HENRY A. MENSING.....	508 Campbell Street.
Secretary.....	AUGUST J. DENTINGER.....	40 Home Place.
Treasurer.....	JOHN SEILER.....	341 Campbell Street.
Attorney.....	WILLIAM F. LOVE.....	Court House, Rochester.

ASSETS

Loans on bond and mortgage.....	\$135,900 00
Stocks and bonds.....	3,000 00
Cash on hand and in bank.....	16,021 97
	\$154,921 97

LIABILITIES

Due shareholders, dues.....	\$128,208 60
Due shareholders, dividends credited.....	18,139 31
Undivided profits	5,689 52
Guaranty fund (as per section 392 of Banking Law).....	2,884 54
	\$154,921 97

RECEIPTS

Cash on hand January 1, 1917.....	\$13,153 73
Dues credited to members.....	90,342 50
Mortgages redeemed, foreclosed or transferred to real estate..	27,300 00
Fees received	309 25
Interest received	6,788 90
Premium received	1,970 26
Dividends retained on withdrawals.....	25 54
	\$139,890 18

DISBURSEMENTS

Loaned on mortgage.....	\$27,600 00
Dues repaid on withdrawal, or applied on loans.....	76,037 07
Paid matured shares.....	11,352 64
Dividends paid on withdrawal, or applied on loans.....	4,559 85
Paid salaries and clerk-hire.....	1,103 75
Paid advertising, printing and postage.....	72 60
Paid rent	50 00
Paid banking department, examination.....	38 50
Paid banking department, assessment.....	9 79

Officers' bonds and insurance.....	\$30 37
Ticket for policemen's ball.....	2 00
Rent, safe deposit box.....	3 00
Liberty bonds purchased.....	3,000 00
Interest on Liberty bonds.....	8 64
Cash on hand December 31, 1917.....	16,021 97
	<hr/>
	\$139,890 18

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1917, 6,297; shares issued during the year, 1,335; shares withdrawn during the year, 744; shares in force, 6,888. Borrowing members, 99, holding 1,339 shares; non-borrowing members, 599, holding 5,549 shares. Female shareholders, 268, holding 2,035 shares. Total dividends credited members during the year on instalment shares, \$8,277.84; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$11,352.64. Entrance fee, 10 cents and 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,261.72. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 3 cents per share per week.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$135,900. No foreclosures during the year.

UNION PERMANENT SAVINGS AND LOAN ASSOCIATION

No. 664 Clinton avenue, North, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1886]

Officers	Names	Post-office addresses
President.....	ROBERT SIEBERT.....	University Avenue.
Secretary.....	EDWARD A. SHULTS.....	34 City Hall.
Treasurer.....	CHARLES NUNNOLD.....	Irondequoit.
Attorneys.....	WERNER & HARRIS.....	Insurance Building.

ASSETS

Loans on bond and mortgage.....	\$53,640 00
Cash on hand and in bank.....	41 25

\$53,681 25

LIABILITIES

Due shareholders, dues.....	\$41,144 22
Due shareholders, dividends credited.....	8,571 62
Undivided profits	1,323 27
Guaranty fund (as per section 392 of Banking Law).....	1,213 33
Unearned or rebatable premium.....	1,428 81

\$53,681 25

RECEIPTS

Cash on hand January 1, 1917.....	\$3,007 07
Dues credited to members.....	15,528 85
Mortgages redeemed, foreclosed or transferred to real estate..	3,000 00
Fees received	25 70
Fines received	3 46
Interest received	2,634 05
Premium received	319 50
Advances repaid	5 22

\$24,523 85

DISBURSEMENTS

Loaned on mortgage.....	\$7, 100 00
Dues repaid on withdrawal, or applied on loans.....	15, 130 84
Dividends paid on withdrawal, or applied loans.....	1, 692 12
Paid salaries and clerk-hire.....	358 50
Paid advertising, printing and postage.....	20 38
Paid rent	52 00
Paid banking department, examination.....	17 25
Paid banking department, assessment.....	4 11
Officers' bonds	8 00
Advances for taxes, insurance, etc.....	12 50
State League dues.....	28 00
Furniture and repairs.....	16 40
Painting and hanging sign.....	5 50
Mortgage tax	34 50
Moving safe	2 00
Notary fees	50
Cash on hand December 31, 1917.....	41 25
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	\$24, 523 85
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 1,320; shares issued during the year, 257; shares withdrawn during the year, 339; shares in force, 1,238. Borrowing members, 30, holding 534 shares; non-borrowing members, 143, holding 704 shares. Female shareholders, 54, holding 241 shares. Total dividends credited members during the year on instalment shares, \$2,134.85; rate, 5½ per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$490.78. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, \$4.50 per share.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, \$4,200. Mortgages in force in New York State, \$53,640. No foreclosures during the year.

UNITED PERMANENT SAVINGS AND LOAN ASSOCIATION

No. 508 Portland avenue, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1886]

Officers	Names	Post-office addresses
President.....	FRED KOCHLEIN	77 Holbrook Street.
Secretary.....	LEO SPIEGEL.....	235 Lux Street.
Treasurer.....	LOUIS KNAPP.....	4 Lochner Place.
Attorney.....	JAMES L. BREWER....	218 Ellwanger and Barry Bldg.

ASSETS

Loans on bond and mortgage.....	\$85, 800 00
Cash on hand and in bank.....	3, 567 85
Furniture and fixtures.....	50 00
	<hr/>
	\$89, 417 85
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$69, 386 15
Due shareholders, dividends credited.....	16, 255 80
Undivided profits	1, 275 00
Guaranty fund (as per section 392 of Banking Law).....	2, 500 00
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	\$89, 417 85
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RECEIPTS

Cash on hand January 1, 1917.....	\$6,395 23
Dues credited to members.....	38,540 50
Mortgages redeemed, foreclosed or transferred to real estate..	14,400 00
Fees received	32 20
Interest received	4,168 92
Premium received	991 15
	<hr/>
	\$64,528 00
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$23,200 00
Dues repaid on withdrawal, or applied on loans.....	34,882 95
Dividends paid on withdrawal, or applied on loans.....	2,202 30
Paid salaries and clerk-hire.....	553 25
Paid advertising, printing and postage.....	36 80
Paid rent	43 75
Paid banking department, examination.....	11 17
Paid banking department, assessment.....	5 93
Officers' bonds	8 00
Legal expense	16 00
Cash on hand December 31, 1917.....	3,567 85
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	\$64,528 00
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Plan, permanent. Par value of shares, \$100 and \$200. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1917, 1,568; shares issued during the year, 322; shares withdrawn during the year, 248; shares in force, 1,642. Borrowing members, 49, holding 436 shares; non-borrowing members, 242, holding 1,206 shares. Female shareholders, 101, holding 501 shares. Total dividends credited members during the year on instalment shares, \$4,266.45; rate, 6 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$657.80. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 5 cents per week per share of \$200.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$85,800. No foreclosures during the year.

WADSWORTH DIME BANKING AID AND LOAN ASSOCIATION

No. 576 Hudson avenue, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	HENRY J. SIMMELINK.....	196 Hudson Avenue.
Secretary.....	GEORGE STURMER.....	954 Clifford Avenue.
Treasurer.....	JOSEPH F. RIBSTEIN.....	16 Exchange Pl. Bldg.

ASSETS

Loans on bond and mortgage.....	\$70,700 00
Cash on hand and in bank.....	792 62
Furniture and fixtures.....	40 00
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	\$71,532 62
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LIABILITIES

Due shareholders, dues.....	\$55,546 95
Due shareholders, dividends credited.....	8,881 00
Borrowed money	1,250 00
Undivided profits	2,604 67
Guaranty fund (as per section 392 of Banking Law)	3,250 00
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	\$71,532 62
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RECEIPTS

Cash on hand January 1, 1917.....	\$10,163 04
Dues credited to members.....	16,452 35
Money borrowed	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	8,500 00
Fees received	26 00
Interest received	3,271 90
Premium received	1,502 85
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	\$41,916 14
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DISBURSEMENTS

Loaned on mortgage.....	\$18,500 00
Dues repaid on withdrawal, or applied on loans.....	19,357 95
Dividends paid on withdrawal, or applied on loans.....	669 10
Cash dividends paid on income and accumulative prepaid shares	1,295 25
Paid borrowed money and prior mortgages.....	750 00
Paid interest on borrowed money and prior mortgages.....	20 00
Paid salaries and clerk-hire.....	494 00
Paid banking department, examination.....	22 18
Paid banking department, assessment.....	5 19
Supplies	9 85
Cash on hand December 31, 1917.....	792 62
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	\$41,916 14
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 1,328; shares issued during the year, 260; shares withdrawn during the year, 88; shares in force, 1,500. Borrowing members, 31, holding 708 shares; non-borrowing members, 82, holding 792 shares. Female shareholders, 39, holding 299 shares. Total dividends credited members during the year on instalment shares, \$2,342; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,295.25; rate, 6 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$503.85. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 5 cents per share per week.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, \$14,000. Mortgages in force in New York State, \$70,700. No foreclosures during the year.

THE WESTERN SAVINGS AND LOAN ASSOCIATION

No. 232 Pierpont street, Rochester, N. Y.

[Organized under Law of 1892. Commenced business 1894]

Officers	Names	Post-office addresses
Vice-President.....	THOMAS A. SMYTH.....	Rochester, N. Y.
Secretary.....	E. C. STEPHENS.....	Rochester, N. Y.
Treasurer.....	E. C. STEPHENS.....	Rochester, N. Y.
Attorney.....	RICHARD E. WHITE.....	Rochester, N. Y.

ASSETS

Cash on hand and in bank.....	\$608 37
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LIABILITIES

Undivided profits	\$408 14
Withdrawal certificates	42 35
Interest reserved on withdrawal certificates.....	157 88

\$608 37

RECEIPTS

Cash on hand January 1, 1917.....	\$590 73
Interest received	23 68

\$614 41

DISBURSEMENTS

Paid banking department, examination.....	\$5 00
Paid banking department, assessment.....	1 04
Cash on hand December 31, 1917.....	608 37

\$614 41

Plan, serial. Par value of shares, \$100. Instalments are 25 cents, 50 cents and \$1 monthly.

Shares in force January 1, 1917, none; shares issued during the year, none; shares withdrawn during the year, none; shares in force, none.

No unpaid withdrawals. No premium plan. No premium charged. No loans outstanding. No foreclosures during the year.

NASSAU COUNTY

HEMPSTEAD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 68 Main street, Hempstead, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	S. ALONZO SMITH.....	Hempstead, N. Y.
Secretary.....	GEORGE H. BAUKNEY.....	Hempstead, N. Y.
Treasurer.....	WILLIAM PLYER.....	Hempstead, N. Y.
.....	ADRIAN H. COURTENAY.....	Hempstead, N. Y.

ASSETS

Loans on bond and mortgage.....	\$243,800 00
Loans on shares.....	9,610 00
Stocks and bonds.....	5,000 00
Cash on hand and in bank.....	4,241 95
Individual accounts	4 38

Instalments due and unpaid.....	\$2,973 00
Interest, premium, fees and fines due and unpaid....	1,425 00

\$262,656 33

214 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

LIABILITIES

Due shareholders, dues	\$194,848 00
Due shareholders, dividends credited.....	43,291 89
Balance to be paid borrowers on mortgage loans.....	2,000 00
Borrowed money	10,000 00
Undivided profits	7,037 68
Guaranty fund (as per section 392 of Banking Law).....	5,473 76
Special deposits	5 00
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	\$262,656 33
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RECEIPTS

Cash on hand January 1, 1917.....	\$32,675 11
Dues credited to members.....	39,722 00
Money borrowed	12,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	29,920 00
Loans on shares repaid.....	6,057 00
Fees received	121 00
Fines received	502 90
Interest received	12,790 54
Premium received	853 42
Dividends retained on withdrawals.....	771 74
Special deposits	90 00
Apportioned profits	541 21
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	\$136,044 92
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DISBURSEMENTS

Loaned on mortgage.....	\$62,000 00
Loaned on shares.....	3,232 00
Dues repaid on withdrawal, or applied on loans.....	41,413 00
Dividends paid on withdrawal, or applied on loans.....	17,008 83
Cash dividends paid on income and accumulative prepaid shares	92 00
Paid borrowed money and prior mortgages.....	2,000 00
Paid interest on borrowed money and prior mortgages.....	80 56
Paid salaries and clerk-hire.....	670 00
Paid advertising, printing and postage.....	40 85
Paid rent	100 00
Paid banking department, examination.....	28 20
Paid banking department, assessment.....	16 15
Officers' bonds	5 00
State League dues.....	7 00
Appraisals	105 00
Individual account	4 38
Liberty bonds purchased.....	5,000 00
Cash on hand December 31, 1917.....	4,241 95
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	\$136,044 92
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Plan, serial. Par value of shares, \$200 and \$240. Instalments are \$1 monthly.

Shares in force January 1, 1917, 2,985; shares issued during the year, 941; shares withdrawn during the year, 462; shares in force, 3,464. Borrowing members, 147, holding 1,265 shares; non-borrowing members, 528, holding 2,199 shares. Female shareholders, 182, holding 976 shares. Total dividends credited members during the year on instalment shares, \$13,342.72; rate, 5 67/100 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$92; rate, 4 per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$867.20. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, 1 per cent. on \$240 shares.

Loans have been made in Nassau county, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$243,800. No foreclosures during the year.

**PORT WASHINGTON BUILDING AND LOAN ASSOCIATION OF QUEENS
COUNTY, N. Y.**

No. 277 Main street, Port Washington, N. Y.

{ Organized under Law of 1851. Commenced business 1891 }

Officers	Names	Post-office addresses
President.....	GEORGE E. BAUER.....	Port Washington, N. Y.
Secretary.....	CHARLES E. HYDE.....	Port Washington, N. Y.
Treasurer.....	ALFRED C. BAYLES.....	Port Washington, N. Y.
Attorney.....	ALLEN PERCY BAXTER.....	Port Washington, N. Y.

ASSETS

Loans on bond and mortgage.....	\$197,350 00
Loans on shares.....	2,800 00
Stocks and bonds.....	1,000 00
Cash on hand and in bank.....	4,298 81
Furniture and fixtures.....	465 93
Instalments due and unpaid.....	\$1,816 00
Interest, premium, fees and fines due and unpaid	421 48
	<u>\$205,914 74</u>

LIABILITIES

Due shareholders, dues.....	\$154,193 00
Due shareholders, dividends credited.....	34,157 87
Borrowed money	4,000 00
Undivided profits	7,332 65
Guaranty fund (as per section 392 of Banking Law)	5,871 02
Suspense account	360 20
	<u>\$205,914 74</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$7,898 95
Dues credited to members.....	36,098 00
Money borrowed	16,200 00
Mortgages redeemed, foreclosed or transferred to real estate..	25,381 81
Loans on shares repaid.....	650 00
Real estate sold	6,891 11
Fees received	43 00
Fines received	278 90
Interest received	10,912 64
Premium received	2,996 34
Dividends retained on withdrawals.....	1,402 65
Interest on suspense accounts.....	17 35
	<u>\$108,770 75</u>

DISBURSEMENTS

Loaned on mortgage.....	\$24,150 00
Loaned on shares.....	410 00
Dues repaid on withdrawal, or applied on loans.....	19,981 00
Paid matured shares.....	29,743 68
Dividends paid on withdrawal, or applied on loans.....	3,506 61
Paid borrowed money and prior mortgages.....	17,200 00
Paid interest on borrowed money and prior mortgages.....	201 48
Paid for real estate.....	5,889 72
Paid salaries and clerk-hire.....	1,333 00
Paid advertising, printing and postage.....	56 15
Paid rent.....	150 00
Paid repairs to real estate.....	348 25
Paid taxes, insurance, etc.....	110 57
Paid banking department, assessment.....	13 45
Officers' bonds.....	10 00
State League dues.....	6 00
Interest on suspense accounts.....	17 35
Revenue stamps.....	80
Insurance on furniture.....	3 50
New safe.....	225 00
Books.....	65 38
Insurance, burglary.....	25 00
Attorneys' fees.....	25 00
Liberty bonds purchased.....	1,000 00
Cash on hand December 31, 1917.....	4,298 81
	<hr/>
	\$108,770 75

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 3,001; shares issued during the year, 447; shares withdrawn during the year, 550; shares in force, 2,898. Borrowing members, 67, holding 725 shares; non-borrowing members, 259, holding 2,173 shares. Female shareholders, 135, holding 1,115 shares. Total dividends credited members during the year on instalment shares, \$12,877.94; rate, 6 7/10 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$29,743.68. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,649.03. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 35 cents per share per month.

Loans have been made in Nassau county, New York State. Largest mortgage loan outstanding, \$8,500. Mortgages in force in New York State, \$197,350. Three foreclosures during the year.

ROCKVILLE CENTRE SAVINGS AND LOAN ASSOCIATION

No. 76 Village avenue, Rockville Centre, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	DEVILLO N. BULSON.....	Rockville Centre, N. Y.
Secretary.....	NELLIE F. O'NEILL.....	Rockville Centre, N. Y.
Treasurer.....	WILLIAM H. CONNELL.....	Rockville Centre, N. Y.
Attorneys.....	HOOLEY & WILSON.....	Rockville Centre, N. Y.

ASSETS

Loans on bond and mortgage.....	\$27,000 00
Loans on shares.....	775 00

Stocks and bonds	\$3,000 00
Cash on hand and in bank.....	2,010 91
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	\$32,785 91
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$20,875 68
Due shareholders, dividends credited.....	9,995 13
Undivided profits	115 10
Guaranty fund (as per section 392 of Banking Law).....	1,800 00
	<hr/>
	\$32,785 91
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RECEIPTS

Cash on hand January 1, 1917.....	\$3,403 07
Dues credited to members.....	4,741 39
Mortgages redeemed, foreclosed or transferred to real estate..	400 00
Loans on shares repaid.....	3,000 00
Fees received	2 00
Interest received	1,821 97
Premium received	211 23
Dividends retained on withdrawals.....	4 96
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	\$13,584 62
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DISBURSEMENTS

Loaned on mortgage.....	\$2,300 00
Dues repaid on withdrawal, or applied on loans.....	1,101 72
Paid matured shares.....	4,931 58
Dividends paid on withdrawal, or applied on loans.....	86 43
Paid salaries and clerk-hire.....	100 00
Paid advertising, printing and postage.....	8 50
Paid rent	35 00
Paid banking department, examination.....	7 57
Paid banking department, assessment.....	2 91
Liberty bonds purchased.....	3,000 00
Cash on hand December 31, 1917.....	2,010 91
	<hr/>
	\$13,584 62
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Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 343; shares issued during the year, 20; shares withdrawn during the year, 37; shares in force, 326. Borrowing members, 10, holding 118 shares; non-borrowing members, 35, holding 208 shares. Female shareholders, 22, holding 199 shares. Total dividends credited members during the year on instalment shares, \$2,034.34; rate, 6 per cent. and 7 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$4,931.58. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$143.50. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 18 cents per share per month.

Loans have been made in Nassau county, New York State. Largest mortgage loan outstanding, \$4,500. Mortgages in force in New York State, \$27,000. No foreclosures during the year.

NEW YORK COUNTY

AMERICAN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 147 East 125th street, New York, N. Y.

[Organized under Law of 1887. Commenced business 1888. Reorganized under Laws of 1894]

Officers	Names	Post-office addresses
President.....	DANIEL O'BRIEN.....	68 East 126th Street.
Secretary.....	ARCHIBALD W. McEWAN.....	2161 Bathgate Avenue.
Treasurer.....	FREDERICK SPRENGER	Bronxville, N. Y.
Attorney.....	MARTIN S. COHEN.....	302 Broadway.

ASSETS

Loans on bond and mortgage.....	\$61,852 71
Loans on shares.....	1,940 00
Stocks and bonds.....	3,750 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	3,120 44
Cash on hand and in bank.....	2,002 58
Furniture and fixtures.....	41 05

\$73,706 78

LIABILITIES

Due shareholders, dues.....	\$56,641 85
Due shareholders, dividends credited.....	5,210 35
Borrowed money	5,104 94
Advances by Land Bank.....	2,400 00
Undivided profits	1,883 62
Guaranty fund (as per section 392 of Banking Law).....	2,136 50
Maturity dividend fund.....	329 52

\$73,706 78

RECEIPTS

Cash on hand January 1, 1917.....	\$4,647 48
Dues credited to members.....	12,775 60
Money borrowed	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	6,868 44
Loans on shares repaid.....	2,678 00
Interest received	3,947 28
Liberty bonds sold, national defense shares.....	4,217 25
Special deposit	10 00

\$37,144 05

DISBURSEMENTS

Loaned on mortgage.....	\$8,800 00
Loaned on shares.....	525 00
Dues repaid on withdrawal, or applied on loans.....	15,060 50
Paid matured shares.....	587 17
Dividends paid on withdrawal, or applied on loans.....	745 83
Cash dividends paid on income and accumulative prepaid shares	1,133 24
Paid interest on borrowed money and prior mortgages.....	370 63
Paid salaries and clerk-hire.....	250 00
Paid advertising, printing and postage.....	84 91
Paid rent	240 00
Paid repairs to real estate.....	65 68
Paid taxes, insurance, etc.....	164 74

Paid banking department, examination.....	\$19 50
Paid banking department, assessment.....	5 41
Officers' bonds	8 00
State League dues.....	16 00
Maturity dividend	19 86
Liberty bonds purchased.....	6,710 00
Land bank repaid.....	300 00
Special deposits	25 00
Office expenses	10 00
Cash on hand December 31, 1917.....	2,002 58
	<hr/>
	\$37,144 05
	<hr/>

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 1,395½; shares issued during the year, 135; shares withdrawn during the year, 92; shares in force, 1,438½. Borrowing members, 29, holding 216½ shares; non-borrowing members, 159, holding 1,222 shares. Female shareholders, 44, holding 328 shares. Total dividends credited members during the year on instalment shares, \$1,570.58; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,026.31; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$587.17. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$608.91. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Bronx, Kings, New York, Queens, Richmond and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$6,375.68. Mortgages in force in New York State, \$40,175.68. One foreclosure during the year.

BANK CLERKS' CO-OPERATIVE BUILDING AND LOAN ASSOCIATION OF NEW YORK CITY

No. 60 Beaver street, New York, N. Y.

[Organised under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	WILLIAM J. NEVIUS.....	S. Orange, N. J.
Financial Secretary..	CHARLES S. GAUBERT.....	Box 25, Sta. W, Brooklyn.
Treasurer.....	WILLIAM H. JUDSON.....	60 Beaver Street.
Attorneys.....	TAYLOR, KELLEY, BECKER & ROBERTS	30 Pine Street.

ASSETS

Loans on bond and mortgage.....	\$1,046,689 35
Loans on shares.....	80,600 00
Stocks and bonds.....	89,600 00
Shares of Land Bank of State of New York.....	6,000 00
Contracts for the sale of real estate.....	5,064 00
Real estate	5,000 00
Cash on hand and in bank.....	26,479 34
Advances for taxes, insurance, etc.....	1,655 27
Accrued interest	6,975 59
Instalments due and unpaid.....	\$1,894 00
Interest, premium, fees and fines due and unpaid.	543 89
	<hr/>

\$1,268,063 55

LIABILITIES

Due shareholders, dues.....	\$1,037,710 00
Due shareholders, dividends credited.....	175,067 97
Balance to be paid borrowers on mortgage loans.....	21,700 00
Undivided profits	4,705 81
Guaranty fund (as per section 392 of Banking Law).....	28,500 00
Suspense account	90 95
Advance payments	127 00
Special deposits	161 82
	<hr/>
	\$1,268,063 55

RECEIPTS

Cash on hand January 1, 1917.....	\$61,289 64
Dues credited to members.....	262,680 00
Mortgages redeemed, foreclosed or transferred to real estate..	79,650 65
Loans on shares repaid.....	46,284 00
Fines received	402 47
Interest received	66,457 89
Rent received	313 00
Dividends retained on withdrawals.....	2,186 55
Advances repaid	832 31
Special deposits	1,085 73
Advance payments	201 00
Fees for title policies.....	298 85
Over credit by bank.....	20
Contracts for sale of real estate.....	280 03
Suspense account	311 92
Bills receivable	32,000 00
Bonds sold	35,000 00
	<hr/>
	\$589,274 24

DISBURSEMENTS

Loaned on mortgage.....	\$142,750 00
Loaned on shares.....	56,040 00
Dues repaid on withdrawal, or applied on loans.....	158,724 00
Paid matured shares.....	38,600 00
Dividends paid on withdrawal, or applied on loans.....	21,043 00
Cash dividends paid on income and accumulative prepaid shares	5,700 00
Paid for real estate.....	2,000 00
Paid salaries and clerk-hire.....	3,885 00
Paid advertising, printing and postage.....	612 66
Paid repairs to real estate.....	136 13
Paid taxes, insurance, etc.....	162 32
Paid banking department, examination.....	162 50
Paid banking department, assessment.....	71 16
Officers' bonds	84 00
Advances for taxes, insurance, etc.....	1,747 82
Suspense account	300 44
Advance payments	176 64
Fees for title policies.....	308 85
Bonds purchased	105,000 00
Bonds of Land Bank.....	10,000 00
Bills receivable	12,000 00
Commission, sale of real estate.....	100 00
Directors' and auditors' fees.....	1,002 00
Legal services	500 00
General expense	163 59
Special deposits	1,524 79
Cash on hand December 31, 1917.....	26,479 34
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	\$589,274 24

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 21,560½; shares issued during the year, 5,923; shares withdrawn during the year, 5,583½; shares in force, 21,900. Borrowing members, 269, holding 4,735 shares; non-borrowing members, 2,398, holding 17,165 shares. Female shareholders, 837, holding 6,022 shares. Total dividends credited members during the year on instalment shares, \$52,607.24; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$5,700; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$38,600. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$6,247.25. Unpaid, none. No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties, New York State, and in Connecticut and New Jersey. Largest mortgage loan outstanding, \$12,000. Mortgages in force in New York State, \$428,889.35. No foreclosures during the year.

BANKERS' LOAN AND INVESTMENT COMPANY

Nos. 63 and 65 Wall street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	CLARENCE W. CLARK.....	63 and 65 Wall Street.
Secretary.....	JOHN C. TEN EYCK.....	63 and 65 Wall Street.
Treasurer.....	ALBERT B. VOORHIS.....	63 and 65 Wall Street.
Attorney.....	JOHN C. TEN EYCK.....	63 and 65 Wall Street.

ASSETS

Loans on bond and mortgage.....	\$266,802 33
Loans on shares.....	10,058 00
Stocks and bonds.....	8,755 79
Shares of Land Bank of State of New York.....	3,000 00
Contracts for the sale of real estate.....	3,085 72
Real estate	636,763 46
Cash on hand and in bank.....	25,371 11
Furniture and fixtures.....	2,666 14
Interest, premium, fees and fines due and unpaid.....	4,266 98
Advances for taxes, insurance, etc.....	264 92
Judgment	489 00
Agents' collections and funds to be accounted for.....	2,535 86
Miscellaneous	53 08

\$964,112 39

LIABILITIES

Due shareholders, dues.....	\$712,799 90
Due shareholders, dividends credited.....	17,624 13
Balance to be paid borrowers on mortgage loans.....	14,651 13
Prior mortgages	44,200 00
Borrowed money	27,500 00
Undivided profits	104,532 56
Guaranty fund (as per section 392 of Banking Law).....	10,172 34
Interest payable	728 26
Reserve for taxes.....	325 80
Insurance reserve	13,244 82
Liberty Loan bond accounts.....	14,002 40
Underlying mortgages on real estate.....	4,300 00
Unpaid operating expenses.....	31 05

\$964,112 39

RECEIPTS

Cash on hand January 1, 1917.....	\$31,248 10
Dues credited to members.....	107,277 56
Prior mortgages	20,000 00
Money borrowed	73,780 00
Mortgages redeemed, foreclosed or transferred to real estate..	88,598 81
Loans on shares repaid.....	11,115 00
Real estate sold.....	38,965 63
Fees received	357 00
Fines received	48 65
Interest received	6,565 53
Premium received	9,483 64
Rent received	31,752 50
Dividends retained on withdrawals.....	34 11
Advances repaid	842 38
Contracts for the sale of real estate.....	168 92
Agents' collections and fund to be accounted for.....	4,389 12
Furniture and fixtures.....	2,300 12
Bills receivable	251 00
Individual account	1,080 00
Insurance reserve	1,331 69
Petty cash	812 58
Liberty Loan clubs.....	184,104 63
Real estate expense returned.....	582 12
Expense returned	594 26
Dividends	30 95
Profit and loss, real estate sales.....	9,772 01
Profit and loss, real estate value increased.....	14,309 08
Profit and loss, return of fees advanced counsel.....	2,055 75
Profit and loss, mortgage satisfactions.....	35 50
Profit and loss appraisals and inspection costs.....	1,010 00
Profit and loss, miscellaneous expense.....	393 54
Assentors' surplus	3,907 63
	<hr/>
	\$647,197 81

DISBURSEMENTS

Loaned on mortgages	\$154,773 95
Loaned on shares.....	17,778 00
Dues repaid on withdrawal, or applied on loans.....	58,917 54
Paid matured shares.....	8,000 79
Dividends paid on withdrawal, or applied on loans.....	1,708 79
Cash dividends paid on income and accumulative prepaid shares	8,417 67
Paid borrowed money and prior mortgages.....	108,780 00
Paid interest on borrowed money and prior mortgages.....	7,259 75
Paid for real estate.....	10,636 93
Paid salaries and clerk-hire.....	9,991 04
Paid advertising, printing and postage.....	4,018 33
Paid rent	1,250 00
Paid repairs to real estate.....	5,554 40
Paid taxes, insurance, etc.....	10,573 64
Paid banking department, examination.....	143 00
Paid banking department, assessment.....	55 46
Officers' bonds	40 00
Advances for taxes, insurance, etc.....	1,028 80
Contracts for the sale of real estate.....	750 00
Real estate value increase.....	14,309 08
Agents' collections and funds to be accounted for.....	6,930 13
Furniture and fixtures.....	340 25
Premiums	43 41
Real estate improvements.....	35 95
Petty cash	859 68
Bonds	4,418 75

Individual account	\$1,297 54
Bills receivable	251 00
Profit and loss, trust deeds and mortgages.....	470 35
Profit and loss, real estate sales.....	706 71
Profit and loss, real estate improvements.....	664 59
Profit and loss, furniture and fixtures.....	2,227 62
Profit and loss, inspection loans.....	130 75
Profit and loss, miscellaneous.....	265 00
Legal expenses	3,149 46
Commissions, real estate sales.....	575 05
Miscellaneous	376 85
Traveling expenses	582 95
Registration fees	25 00
Directors' fees	595 84
Registrar's service	100 00
Ice, towels and water.....	59 65
Assessor's surplus	3,444 43
Liberty Loan accounts.....	170,102 23
Telephone services	186 34
Cash on hand December 31, 1917.....	25,371 11
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	\$647,197 81
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 25 cents, 40 cents, 50 cents, 70 cents and \$1 monthly.

Shares in force January 1, 1917, 15,807; shares issued during the year, 12,680; shares withdrawn during the year, 5,075; shares in force, 23,412. Borrowing members, 52, holding 1,589 shares; non-borrowing members, 1,062, holding 21,823 shares. Female shareholders, 450, holding 4,500 shares. Total dividends credited members during the year on instalment shares, \$2,126.51; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$16,137.73; rate, 4½ per cent., 5 per cent., 5½ per cent. and 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$8,000.79. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$16,260.40. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$31.05.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share per month.

Loans have been made in Bronx, Kings, New York, Orange, Queens, and Westchester counties, New York State, and in Texas and Virginia. Largest mortgage loan outstanding, \$21,494. Mortgages in force in New York State, \$238,221.82. One foreclosure during the year.

CALIFORNIA PERFUME COMPANY EMPLOYEES' SAVINGS AND LOAN ASSOCIATION

No. 31 Park place, New York, N. Y.

[Organized under Law of 1914. Commenced business 1915]

Officers	Names	Post-office addresses
President.....	A. D. HENDERSON.....	31 Park Place.
Secretary.....	A. E. WILLIAMS.....	31 Park Place.
Treasurer.....	WM. SCHEELE.....	31 Park Place.

ASSETS

Loans on bond and mortgage.....	\$7,900 00
Stocks and bonds	9,840 00
Cash on hand and in bank.....	217 28
	<hr/>
	\$17,957 28
	<hr/>

LIABILITIES	
Due shareholders, dues.....	\$13,455 00
Due shareholders, dividends credited.....	1,089 71
Borrowed money	3,350 00
Guaranty fund (as per section 392 of Banking Law).....	62 57
	<hr/>
	\$17,957 28
RECEIPTS	
Cash on hand January 1, 1917.....	\$261 94
Dues credited to members.....	7,029 00
Money borrowed	8,875 00
Fines received	4 54
Interest received	772 84
Dividends retained on withdrawals.....	12 85
Contribution from California Perfume Co., Inc.....	130 80
	<hr/>
	\$17,086 97
DISBURSEMENTS	
Loaned on mortgage.....	\$7,900 00
Dues repaid on withdrawal, or applied on loans.....	3,088 00
Dividends paid on withdrawal, or applied on loans.....	127 61
Paid borrowed money and prior mortgages.....	5,525 00
Paid interest on borrowed money and prior mortgages.....	211 98
Paid rent	5 00
Paid banking department, examination.....	10 50
Paid banking department, assessment.....	1 60
Cash on hand December 31, 1917.....	217 28
	<hr/>
	\$17,086 97

Plan, serial. Par value of shares, \$100. Instalments are \$1 monthly.
Shares in force January 1, 1917, 463; shares issued during the year, 243; shares withdrawn during the year, 169; shares in force, 537. No borrowing members. Non-borrowing members, 97, holding 537 shares. Female shareholders, 54, holding 239 shares. Total dividends credited members during the year on instalment shares, \$659; rate, 6 per cent.
No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$17.10. Unpaid, none.
No premium plan. No premium charged.
Loans have been made in Rockland county, New York State.
Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$7,900. No foreclosures during the year.

CITIZENS' SAVING AND LOAN ASSOCIATION OF NEW YORK CITY
No. 215 West 125th street, New York, N. Y.
[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	WILMORE ANWAY.....	141 Broadway.
Secretary.....	E. M. CUTLER.....	56 Pine Street.
Treasurer.....	GUSTAVUS REHAHN.....	420 West 130th Street.
Attorney.....	WILMORE ANWAY.....	141 Broadway.

ASSETS	
Loans on bond and mortgage.....	\$59,389 57
Loans on shares.....	695 00
Stocks and bonds.....	1,350 00
Real estate	2,062 89
Cash on hand and in bank.....	3,030 67
Furniture and fixtures.....	300 00
	<hr/>
	\$66,828 13

LIABILITIES

Due shareholders, dues.....	\$59,714 59
Due shareholders, dividends credited.....	3,520 62
Undivided profits	1,107 53
Guaranty fund (as per section 392 of Banking Law).....	2,248 97
Accrued interest	3 42
Liberty bond account.....	233 00
	<hr/>
	\$66,828 13
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,096 31
Dues credited to members.....	14,227 44
Money borrowed	6,300 00
Mortgages redeemed, foreclosed or transferred to real estate.	17,350 00
Loans on shares repaid.....	450 00
Interest received	3,365 41
Premium received	559 10
Profit and loss	06
Dividends credited instalment shares.....	1,218 32
Guaranty fund	144 78
Liberty bonds sold.....	1,883 00
Interest on bonds.....	6 34
	<hr/>
	\$46,600 76
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DISBURSEMENTS

Loaned on mortgage.....	\$8,500 00
Loaned on shares.....	560 00
Dues repaid on withdrawal, or applied on loans.....	17,146 38
Dividends paid on withdrawal, or applied on loans.....	1,516 79
Cash dividends paid on income and accumulative prepaid shares	1,596 13
Paid borrowed money and prior mortgages.....	8,800 00
Paid interest on borrowed money and prior mortgages.....	31 33
Paid salaries and clerk-hire	660 00
Paid advertising, printing and postage.....	53 60
Paid rent	183 20
Paid taxes, insurance, etc.....	24 33
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	5 27
Sundry expense	100 87
Suspense account	2 00
Profit and loss, guaranty fund.....	144 78
Profit and loss, dividends credited instalment shares.....	1,218 32
Liberty bonds purchased.....	3,000 00
Exchange	11
Profit and loss.....	4 56
Interest on bonds.....	2 92
Cash on hand December 31, 1917.....	3,030 67
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	\$46,600 76
	<hr/>

Plan, permanent. Par value of shares, \$250. Instalments are 50 cents weekly.

Shares in force Janary 1, 1917, 610; shares issued during the year, 74; shares withdrawn during the year, 110; shares in force. 574. Borrowing members, 27, holding 174 shares; non-borrowing members, 140, holding 400 shares. Female shareholders, 36, holding 125 shares. Total dividends credited members during the year on instalment shares, \$1,218.32; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,596.13; rate, 4½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,002.28. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. and 6 per cent. Premium paid by borrowing members, 5 cents per share per week.

Loans have been made in Kings, New York, Queens, Rockland and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$30,489.57. No foreclosures during the year.

THE CO-OPERATIVE BUILDING BANK

Nos. 23 and 25 East Twenty-sixth street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
Vice-President.....	RANSON CAYGILL.....	130 Water Street.
Secretary.....	ROBERT B. WALDO.....	23 and 25 East 26th Street.
Treasurer.....	CHARLES L. HEINS.....	Glen Ridge, N. J.
Attorneys.....	MACKELAR & GERBRACHT	43 Cedar Street.

ASSETS

Loans on bond and mortgage.....	\$6,100 00
Loans on shares	2,255 00
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	4,337 61
Real estate	111,400 75
Cash on hand and in bank.....	416 04
Furniture and fixtures.....	100 00
Advances for taxes, insurance, etc.....	24 00

\$125,633 40

LIABILITIES

Due shareholders, dues	\$46,844 58
Due share holders, matured shares.....	31,343 40
Due shareholders, dividends credited.....	18,207 56
Prior mortgages	25,000 00
Undivided profits	1,047 81
Guaranty fund (as per section 392 of Banking Law).....	2,565 05
Accrued interest payable.....	625 00

\$125,633 40

RECEIPTS

Cash on hand January 1, 1917.....	\$916 04
Dues credited to members.....	79 89
Mortgages redeemed, foreclosed or transferred to real estate..	700 00
Fines received	15 16
Interest received	496 88
Premium received	169 79
Rent received	2,647 74
Advances repaid	28 00
Contracts for the sale of real estate.....	690 27

\$5,743 77

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$176 53
Paid matured shares.....	400 00
Dividends paid on withdrawal, or applied on loans.....	32 00
Paid interest on borrowed money and prior mortgages.....	625 00
Paid salaries and clerk-hire.....	1,566 50

Paid advertising, printing and postage.....	\$105 72
Paid rent	686 38
Paid repairs to real estate.....	985 92
Paid taxes, insurance, etc.....	505 29
Paid banking department, examination.....	29 25
Paid banking department, assessment.....	8 53
Advances for taxes, insurance, etc.....	18 00
Contracts for the sale of real estate.....	48 94
Legal expense	62 75
Real estate expense.....	12 75
Sundry expenses	64 17
Cash on hand December 31, 1917.....	416 04
	<hr/>
	\$5,743 77
	<hr/>

Plan, permanent. Per value of shares, \$100. Instalments are 12 cents per week; 10 cents, 20 cents, 25 cents, 50 cents, 75 cents and \$1 monthly.

Shares in force January 1, 1917, 2,837; shares issued during the year, none; shares withdrawn during the year, 20; shares in force, 2,817. Borrowing members, 19, holding 159 shares; non-borrowing members, 293, holding 2,658 shares. Female shareholders, 89, holding 561 shares. Amount of filed and unpaid withdrawals December 31, 1917, \$20,204.40.

Amount of shares matured during the year, \$1,000. Membership fee, \$1 per member or 25 cents per share. Operating expenses, as defined in Section 390 of the Banking Law, incurred and paid during the year, \$2,422.77. Unpaid, none.

Premium plan, instalment and premium interest. Interest paid by borrowing members, 5½ per cent. and 6 per cent. Premium paid by borrowing members, 1 4-5 per cent.

Loans have been made in Albany, Erie, Orange, Ulster and Westchester counties, New York State and in Connecticut, Pennsylvania and Rhode Island. Largest mortgage loan outstanding, \$2,800. Mortgages in force in New York State, \$5,100. No foreclosures during the year.

CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF NEW YORK

No. 14 Bible House, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	CHARLES STUART FOLSOM.....	14 Bible House.
Secretary.....	ARTHUR G. HOLBROOK.....	14 Bible House.
Treasurer.....	ALBERT M. GLOVER.....	14 Bible House.
Attorneys.....	AUSTIN & MCKOWON.....	50 Church Street.

ASSETS

Loans on bond and mortgage.....	\$146,650 00
Loans on shares.....	895 00
Stocks and bonds.....	2,000 00
Shares of Land Bank of State of New York.....	10,000 00
Cash on hand and in bank.....	5,138 44
Furniture and fixtures.....	1 00
	<hr/>
	\$164,684 44
	<hr/>

LIABILITIES

Due shareholders, dues and dividends credited.....	\$107,281 62
Balance to be paid borrowers on mortgage loans.....	1,150 00
Advances by Land Bank.....	45,000 00
Undivided profits	3,840 73
Guaranty fund (as per section 392 of Banking Law).....	6,500 00

228 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Suspense account	\$85 55
Appraisal and examination charges.....	593 44
Interest due and accrued.....	233 10
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	\$164,684 44
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RECEIPTS

Cash on hand January 1, 1917.....	\$925 69
Dues credited to members.....	25,676 09
Money borrowed	5,417 28
Mortgages redeemed, foreclosed or transferred to real estate..	30,300 00
Fees received	7 00
Fines received	1 72
Interest received	9,454 08
Premium received	27 12
Building and loan contracts.....	20,000 00
Dividend, Land Bank.....	250 00
Appraisal and examination charges.....	230 00
Land Bank, bond account.....	50,283 50
Land Bank	50,283 50
	<hr/>
	\$192,855 98
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DISBURSEMENTS

Loaned on mortgage.....	\$58,600 00
Loaned on shares.....	50 00
Dues repaid on withdrawal, or applied on loans.....	27,008 96
Cash dividends paid on income and accumulative prepaid shares	3,655 30
Paid borrowed money and prior mortgages.....	15,417 28
Pain interest on borrowed money and prior mortgages.....	1,609 47
Paid salaries and clerk-hire.....	687 52
Paid advertising, printing and postage.....	177 81
Paid rent	500 00
Paid banking department, examination.....	26 00
Paid banking department, assessment.....	8 74
Officers' bonds	33 13
Sundry expenses	5 60
League dues and expenses.....	78 15
Dividends	1,394 10
Building and loan contracts.....	18,850 00
Liberty bonds purchased.....	2,000 00
Land Bank, bond account.....	55,283 50
Land Bank	283 50
Interest, Land Bank and Queens County Trust Co.....	1,085 63
Appraisal and examination charges.....	593 59
Directors' fees	300 00
Auditors and by-law committees fees.....	59 13
Registering assignments to Land Bank.....	10 13
Cash on hand December 31, 1917.....	5,138 44
	<hr/>
	\$192,855 98
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly and 43 $\frac{1}{3}$ cents monthly.

Shares in force January 1, 1917, 3,686 $\frac{1}{2}$; shares issued during the year, 434; shares withdrawn during the year, 57 $\frac{1}{2}$; shares in force, 4,063. Borrowing members, 27, holding 1,446 shares; non-borrowing members, 251, holding 2,617 shares. Female shareholders, 105, holding 2,107 shares. Total dividends credited members during the year on instalment shares, \$1,364.16; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$3,685.24; rate 4 per cent. and 5 per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,851.47. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Bronx, Kings, New York, Queens, Richmond and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$27,100. Mortgages in force in New York State, \$123,750. No foreclosures during the year.

EDGEHILL CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 233 Broadway, New York, N. Y.

[Organized under Law of 1909. Commenced business 1909]

Officers	Names	Post-office addresses
Secretary.....	ALPHEUS H. FAVOUR....	Prescott, Arizona.
Acting Secretary.....	FRANK DLOUHY, JR.	233 Broadway.

ASSETS

Cash on hand and in bank.....	\$387 94
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LIABILITIES

Undivided profits	\$387 94
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RECEIPTS

Cash on hand January 1, 1917.....	\$4,434 49
Dues credited to members.....	908 00
Mortgages redeemed, foreclosed or transferred to real estate..	30,000 00
Interest received	479 94
Dividends retained on withdrawals.....	8 01
	<u>\$35,830 44</u>

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$31,362 94
Dividends paid on withdrawal, or applied on loans.....	3,525 78
Cash dividends paid on income and accumulative prepaid shares	470 00
Paid salaries and clerk-hire.....	32 28
Paid rent	45 00
Paid banking department.....	6 50
Cash on hand December 31, 1917.....	387 94
	<u>\$35,830 44</u>

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 440 $\frac{1}{4}$; shares issued during the year, none; shares withdrawn during the year, 440 $\frac{1}{4}$; shares in force, none. Total dividends credited members during the year on instalment shares, \$856.55; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$470; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$77.28. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 $\frac{1}{2}$ per cent. and 6 per cent. No premium charged.

No loans outstanding. No foreclosures during the year.

THE FIRST BOHEMIAN-SLAVONIC CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 420 East Seventy-first street, New York, N. Y.

[Organized under Law of 1894. Commenced business 1899]

Officers	Names	Post-office addresses
President.....	THOMAS CAPEK.....	1429 First Avenue.
Secretary.....	VACLAV VESELY.....	419 East 72d Street.
Treasurer.....	JAN STANEK.....	368 East 72d Street.
Attorney.....	THOMAS CAPEK.....	1429 First Avenue.

ASSETS

Loans on bond and mortgage.....	\$12,000 00
Loans on shares.....	1,690 00
Stocks and bonds.....	100 00
Cash on hand and in bank.....	441 83
Furniture and fixtures.....	26 84
Interest, premium, fees and fines due and unpaid.....	364 30
Liberty bonds held for members.....	641 00
	\$15,263 97

LIABILITIES

Due shareholders, dues.....	\$12,975 50
Due shareholders, dividends credited.....	1,145 44
Undivided profits	416 03
Guaranty fund (as per section 392 of Banking Law).....	727 00
	\$15,263 97

RECEIPTS

Cash on hand January 1, 1917.....	\$182 90
Dues credited to members.....	1,645 25
Money borrowed	500 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,000 00
Loans on shares repaid.....	628 00
Fees received	3 00
Fines received	33 50
Interest received	849 43
Dividends retained on withdrawals.....	66 32
Profit and loss.....	2 00
Payments on Liberty bonds.....	1,559 00
	\$6,469 40

DISBURSEMENTS

Loaned on shares.....	\$802 00
Dues repaid on withdrawal, or applied on loans.....	1,457 75
Dividends paid on withdrawal, or applied on loans.....	117 00
Paid borrowed money and prior mortgages.....	1,100 00
Paid interest on borrowed money and prior mortgages.....	70 08
Paid salaries and clerk-hire.....	123 00
Paid advertising, printing and postage.....	28 85
Paid rent	14 00
Paid banking department, examination.....	13 00
Paid banking department, assessment.....	1 89
Liberty bonds purchased.....	2,300 00
Cash on hand December 31, 1917.....	441 83
	\$6,469 40

Plan, permanent. Par value of shares, \$200. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 170; shares issued during the year, 3; shares withdrawn during the year, 37; shares in force, 136. Borrowing members, 11, holding 32 shares; non-borrowing members, 31, holding 104 shares. Female shareholders, 15, holding 42 shares. Total dividends credited members during the year on instalment shares, \$764.60; rate, 4 $\frac{2}{3}$ per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$158.70. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Bronx, Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$5,500. Mortgages in force in New York State, \$12,000. No foreclosures during the year.

THE FRANKLIN SOCIETY FOR HOME BUILDING AND SAVINGS

No. 38 Park Row, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	CHARLES O'C. HENNESSY.	Hackensack, N. J.
Vice-President and Manager.....	HENRY A. THEIS.....	Haworth, N. J.
Secretary-Treasurer.	GILBERT LLOYD.....	2114 Caton Ave., Brooklyn.
Attorney.....	FRANK H. HENNESSY.....	Haworth, N. J.

ASSETS

Loans on bond and mortgage.....	\$2,611,871 75
Loans on shares.....	8,057 90
Stocks and bonds.....	139,100 00
Shares of Land Bank of State of New York.....	10,000 00
Contracts for the sale of real estate.....	53,315 93
Real estate	110,675 63
Cash on hand and in bank.....	62,763 88
Furniture and fixtures.....	700 00
Advances for taxes, insurance, etc.....	794 44
	<hr/>
	\$2,997,279 53

LIABILITIES

Due shareholders, dues and dividends credited.....	\$2,454,581 17
Balance to be paid borrowers on mortgage loans.....	15,536 00
Borrowed money	230,072 49
Advances by Land Bank.....	190,000 00
Undivided profits	55,173 07
Guaranty fund (as per section 392 of Banking Law).....	47,200 00
Individual accounts	4,716 80
	<hr/>
	\$2,997,279 53

RECEIPTS

Cash on hand January 1, 1917.....	\$36,539 25
Dues credited to members.....	1,104,781 08
Money borrowed	318,004 54
Mortgages redeemed, foreclosed or transferred to real estate..	380,483 68
Loans on shares repaid.....	24,522 06
Real estate sold.....	11,578 38
Interest received	138,568 86
Advances repaid	385 45
Liberty bonds	78,050 00
Contracts for the sale of real estate.....	88,893 21

232 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Individual accounts	\$25,811 22
Attorney and appraisal payments.....	10,571 10
Real estate profit.....	10,573 46
Miscellaneous profits	708 51
Drawing papers	1,690 22
Furniture and fixtures.....	200 00
Loans to savings and loan associations paid.....	35,000 00
Advances by Land Bank.....	200,000 00
	<hr/>
	\$2,466,361 02

DISBURSEMENTS

Loaned on mortgage.....	\$847,679 30
Loaned on shares.....	22,452 90
Dues repaid on withdrawal, or applied on loans.....	850,997 47
Dividends paid on withdrawal, or applied on loans.....	93,577 16
Cash dividends paid on income and accumulative prepaid shares	1,527 75
Paid borrowed money and prior mortgages.....	212,932 05
Paid interest on borrowed money and prior mortgages.....	10,411 85
Paid for real estate.....	7,241 20
Paid salaries and clerk-hire.....	12,292 50
Paid advertising, printing and postage.....	7,360 81
Paid rent	3,600 00
Paid repairs to real estate.....	514 37
Paid taxes, insurance, etc.....	2,048 70
Paid banking department, examination.....	146 25
Paid banking department, assessment.....	146 67
Individual accounts	28,682 83
Advances for taxes, insurance, etc.....	890 10
Audit	360 00
Commission on sale of real estate.....	150 00
Contracts for the sale of real estate.....	13,009 75
Attorney and appraisal payments.....	10,497 43
Loans charged to guaranty fund.....	770 58
Land Bank repayment.....	10,000 00
Miscellaneous, profit and loss.....	382 55
Liberty bonds purchased.....	217,150 00
Loans to savings and loan associations.....	35,000 00
Land Bank shares purchased.....	9,000 00
Sundry expenses	2,797 06
Telephone	247 45
Attorney's fees	1,730 41
Cash on hand December 31, 1917.....	62,763 88
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	\$2,466,361 02

Plan, permanent. Par value of shares, \$100.

Shares in force January 1, 1917, 172,118; shares issued during the year, 59,863; shares withdrawn during the year, 37,573; shares in force, 194,408. Borrowing members, 1,022, holding 20,332 shares; non-borrowing members, 8,660, holding 174,076 shares. Female shareholders, no record kept. Total dividends credited or paid in cash to members during the year, \$95,104.91; rate, 4½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$26,657.82. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$250.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$50,000. Mortgages in force in New York State, \$644,450.50. Four foreclosures during the year.

THE GERMAN-AMERICAN BUILDING AND LOAN ASSOCIATION OF THE CITY OF NEW YORK

No. 1 Third avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	IRVING W. DIMELOW.....	52 Wall Street.
Secretary.....	HENRY G. ECKHOFF.....	412 E. 18th Street, B'klyn.
Treasurer.....	E. W. WIESER.....	890 East 7th Street, B'klyn.
Attorney.....	IRVING W. DIMELOW.....	52 Wall Street.

ASSETS

Loans on bond and mortgage.....	\$103,511 47
Loans on shares.....	1,980 00
Stocks and bonds.....	1,237 00
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	5,776 39
Real estate	33,384 08
Cash on hand and in bank.....	3,753 57
Furniture and fixtures.....	300 00
Interest, premium, fees and fines due and unpaid.....	117 36
Advances for taxes, insurance, etc.....	46 00
Special deposits	35 00
	<hr/>
	\$151,140 87

LIABILITIES

Due shareholders, dues.....	\$118,041 85
Due shareholders, dividends credited.....	18,430 63
Borrowed money	8,800 00
Undivided profits	2,861 94
Guaranty fund (as per section 392 of Banking Law).....	3,006 45
	<hr/>
	\$151,140 87

RECEIPTS

Cash on hand January 1, 1917.....	\$8,008 88
Dues credited to members.....	27,877 06
Money borrowed	20,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	18,671 74
Loans on shares repaid.....	2,113 75
Fines received	9 88
Interest received	6,187 09
Premium received	768 30
Rent received	2,134 50
Dividends retained on withdrawals.....	243 83
Advances repaid	250 79
Special deposits	33 22
National defense shares.....	1,263 00
Contracts for the sale of real estate.....	610 50
	<hr/>
	\$88,172 54

DISBURSEMENTS

Loaned on mortgage.....	\$17,600 00
Loaned on shares.....	1,073 75
Dues repaid on withdrawal, or applied on loans.....	37,865 71
Dividends paid on withdrawal or applied on loans.....	4,215 84
Cash dividends paid on income and accumulative prepaid shares	1,444 24
Paid borrowed money and prior mortgages.....	14,500 00
Paid interest on borrowed money and prior mortgages.....	357 06

Paid salaries and clerk-hire	\$1,482 50
Paid advertising, printing and postage.....	136 05
Paid rent	240 00
Paid repairs to real estate.....	1,100 00
Paid taxes, insurance, etc.....	1,264 94
Paid banking department, examination.....	43 10
Paid banking department, assessment.....	10 21
Advances for taxes, insurance, etc.....	291 26
Liberty bond account.....	2,500 00
Special deposits	73 22
Miscellaneous expense	209 11
Office expense	11 98
Cash on hand December 31, 1917.....	3,753 57
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	\$88,172 54
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Plan, permanent. Par value of shares, \$100 and \$200. Instalments are 10 cents weekly and \$1 monthly.

Shares in force January 1, 1917, 1,933; shares issued during the year, 687; shares withdrawn during the year, 400; shares in force, 2,220. Borrowing members, 43, holding 886 shares; non-borrowing members, 285, holding 1,334 shares. Female shareholders, 38, holding 134 shares. Total dividends credited members during the year on instalment shares, \$4,654.54; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,444.24; rate, 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,079.64. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Bronx, Kings, New York, Richmond and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$4,500. Mortgages in force in New York State, \$88,661.47. No foreclosures during the year.

GREENWICH BUILDING AND LOAN ASSOCIATION

No. 21 East Fourteenth street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	JOHN F. CLEARY.....	630 Hudson Street.
Secretary.....	THOMAS CONROY.....	227 Henry Street.
Treasurer.....	M. C. F. CLEARY.....	630 Hudson Street.
Attorney.....	JAMES A. SPEER.....	44 Wall Street.

ASSETS

Loans on bond and mortgage.....	\$6,000 00
Loans on shares.....	969 43
Cash on hand and in bank.....	1,268 60
Furniture and fixtures.....	75 00
Interest, premium, fees and fines due and unpaid.....	105 66
	<hr/>
	\$8,418 69
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LIABILITIES

Due shareholders, dues.....	\$5,896 00
Due shareholders, dividends credited.....	1,550 56
Guaranty fund (as per section 392 of Banking Law).....	375 94
Suspense account	596 19
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	\$8,418 69
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RECEIPTS

Cash on hand January 1, 1917.....	\$1,819 75
Dues credited to members.....	853 20
Loans on shares repaid.....	8 41
Fines received	38 61
Interest and premium received.....	456 04
Dividends retained on withdrawals.....	20 22
	<hr/>
	\$3,196 23

DISBURSEMENTS

Loaned on shares.....	\$500 00
Dues repaid on withdrawal, or applied on loans.....	872 00
Dividends paid on withdrawal, or applied on loans.....	392 33
Paid advertising, printing and postage.....	11 80
Paid rent	120 00
Paid banking department, examination.....	10 00
Paid banking department, assessment.....	1 50
Officers' bonds	20 00
Cash on hand December 31, 1917.....	1,268 60
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	\$3,196 23

Plan, serial. Par value of shares, \$200 and \$250. Instalments are 20 cents and 25 cents weekly.

Shares in force January 1, 1917, 159; shares issued during the year, 43; shares withdrawn during the year, 29; shares in force, 173. Borrowing members, 1, holding 24 shares; non-borrowing members, 35, holding 149 shares. Female shareholders, 25, holding 111 shares. Total dividends credited members during the year on instalment shares, \$331; rate 4 $\frac{2}{3}$ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$151.80. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, 2 per cent.

Loans have been made in New Jersey. Largest mortgage loan outstanding, \$6,000. No mortgages in force in New York State. No foreclosures during the year.

HARLEM RIVER BUILDING LOAN AND SAVINGS ASSOCIATON

407 East Forty-seventh street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	FRED DIETZ.....	407 East 47th Street.
Secretary.....	AUGUSTUS W. BUGGELN.....	3112 Webster Avenue.
Treasurer.....	C. F. SCHANE.....	2060 Third Avenue.
Attorney.....	AMOS H. STEPHENS.....	30 East 42nd Street.

ASSETS

Real estate	\$2,279 92
Cash on hand and in bank.....	829 78
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	\$3,109 70

LIABILITIES

Due shareholders, dues and dividends credited.....	\$2,255 00
Undivided profits	604 70
Guaranty fund (as per section 392 of Banking Law).....	250 00
	<hr/>
	\$3,109 70

RECEIPTS

Cash on hand January 1, 1917.....	\$667 53
Interest received	26 23
Rent received	180 00
	<hr/>
	\$873 76
	<hr/>

DISBURSEMENTS

Paid advertising, printing and postage.....	\$2 50
Paid taxes, insurance, etc.....	33 30
Paid banking department, examination.....	7 00
Paid banking department, assessment.....	1 18
Cash on hand December 31, 1917.....	829 78
	<hr/>
	\$873 76
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 55 cents monthly.

Shares in force January 1, 1917, 90; shares issued during the year, none; shares withdrawn during the year, none; shares in force, 90. No borrowing members. Non-borrowing members, 7, holding 90 shares. Female shareholders, none.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2.50. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 6 per cent. No premium charged.

No loans outstanding. No foreclosures during the year.

MANHATTAN SAVINGS AND LOAN ASSOCIATION

No. 185 East 117th street, New York, N. Y.

[Organized under Laws of 1910. Commenced business 1913]

Officers	Names	Post-office addresses
President.....	JOHN B. BURGER.....	354 East 83rd Street.
Secretary.....	FRANK WAGNER.....	347 Beekman Avenue.
Treasurer.....	FRANK RADOVAN.....	247 East 122nd Street.
Attorney.....	WALTER L. DURACK.....	215 Montague St., Brooklyn.

ASSETS

Loans on bond and mortgage.....	\$30,050 00
Loans on shares	150 00
Stocks and bonds	500 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	2,243 33
Furniture and fixtures.....	120 00
Interest, premium, fees and fines due and unpaid.....	30 75
Special deposits	120 00
	<hr/>
	\$34,214 08
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$32,097 46
Due shareholders, dividends credited.....	1,784 85
Undivided profits	131 23
Guaranty fund (as per section 392 of Banking Law).....	200 54
	<hr/>
	\$34,214 08
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RECEIPTS

Cash on hand January 1, 1917.....	\$3,862 68
Dues credited to members.....	24,162 68
Mortgages redeemed, foreclosed or transferred to real estate..	2,500 00
Fees received	21 50
Interest received	1,476 92
Dividends retained on withdrawals.....	73
Appraisals	87 00
Legal expense	50 00
Metropolitan league	3 91
Money exchanges	1,096 51
	<hr/>
	\$33,261 93
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DISBURSEMENTS

Loaned on mortgage	\$14,300 00
Loaned on shares	150 00
Dues repaid on withdrawal, or applied on loans.....	14,266 32
Dividends paid on withdrawal, or applied on loans.....	329 24
Paid salaries and clerk-hire.....	70 00
Paid advertising, printing and postage.....	22 84
Paid rent	6 50
Paid taxes, insurance, etc.....	3 06
Paid banking department, examination.....	10 00
Paid banking department, assessment.....	2 38
League dues	8 00
Liberty bonds purchased.....	500 00
Special deposit	100 00
Appraisal and legal expense.....	119 50
Janitor	13 00
Officers' bonds	12 00
Light	3 00
Notary	6 00
Money exchanges	1,096 76
Cash on hand December 31, 1917.....	2,243 33
	<hr/>
	\$33,261 93
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Plan, permanent. Par value of shares, \$100. Instalments are 50 cents monthly.

Shares in force January 1, 1917, 817; shares issued during the year, 305; shares withdrawn during the year, 150; shares in force, 972. Borrowing members, 14, holding 302 shares; non-borrowing members, 138, holding 670 shares. Female shareholders 26, holding 136 shares. Total dividends credited members during the year on instalment shares, \$864.51; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$260.04; rate, 4½ per cent.

No unpaid withdrawals. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$140.74. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings, Queens and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$10,500. No foreclosures during the year.

MOUNT MORRIS CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 147 East 125th street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	JAMES G. PATTON.....	824 Jackson Avenue.
Secretary.....	C. WOODS BOWERS.....	507 W. 160th Street.
Treasurer.....	CHARLES T. DEERING.....	Bath Beach.
Attorney.....	JOHN P. DUNN.....	41 Park Row.

ASSETS

Loans on bond and mortgage.....	\$18,916 75
Contracts for the sale of real estate.....	6,685 34
Real estate	40,607 35
Cash on hand and in bank.....	2,738 82
Furniture and fixtures	200 00
Interest, premium, fees and fines due and unpaid.....	440 97
Advances for taxes, insurance, etc.....	64 89
	<hr/>
	\$69,654 12

LIABILITIES

Due shareholders, dues and dividends credited.....	\$66,516 68
Undivided profits	448 26
Guaranty fund (as per section 392 of Banking Law).....	2,055 43
Suspense accounts	625 00
Commission account	8 75
	<hr/>
	\$69,654 12

RECEIPTS

Cash on hand January 1, 1917.....	\$385 92
Dues credited to members.....	455 00
Mortgages redeemed, foreclosed or transferred to real estate..	300 00
Real estate sold.....	7,000 00
Interest received	1,128 49
Premium received	196 22
Rent received	1,111 00
Advances repaid	189 28
Contracts for the sale of real estate.....	2,117 66
Telephone . . .	69 59
Fire insurance	75 00
Rebate . . .	2 85
	<hr/>
	\$13,031 01

DISBURSEMENTS

Loaned on mortgage	\$6,000 00
Dues repaid on withdrawal, or applied on loans.....	1,137 19
Paid salaries and clerk-hire.....	600 00
Paid advertising, printing and postage.....	128 77
Paid rent	165 00
Paid repairs to real estate.....	322 80
Paid taxes, insurance, etc.....	1,444 80
Paid banking department, examination.....	35 75
Paid banking department, assessment.....	5 17
Officers' bonds	16 00
Telephone . . .	37 95
Collection . . .	30
Commission, sale of real estate.....	100 00
Loss on sale of real estate.....	298 46
Cash on hand December 31, 1917.....	2,738 82
	<hr/>
	\$13,031 01

Plan, permanent. Par value of shares, \$100 and \$250. Instalments are 12½ cents and 25 cents weekly.

Shares in force January 1, 1917, 3,053; shares issued during the year, none; shares withdrawn during the year, 12; shares in force, 3,041. Borrowing members, 7, holding 23 shares; non-borrowing members, 327, holding 3,018 shares. Female shareholders, 118, holding 990 shares. Amount of filed and unpaid withdrawals December 31, 1917, \$54,337.69. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$948.02. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$8.75.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent., 5½ per cent. and 6 per cent. Premium paid by borrowing members, 40 cents per share of \$250.

Loans have been made in Kings, Queens, New York and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$12,916.75. No foreclosures during the year.

THE NEW YORK AND SUBURBAN CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 147 East 125th street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	DE WITT V. WEED.....	451 West 162d Street.
Financial Secretary..	RICHARD N. COTTER.....	131 East 23d Street.
Treasurer.....	WILLIAM S. BECKLEY.....	133 East 23rd Street.
Attorney.....	ROBERT H. BERGMAN.....	3219 Third Avenue.

ASSETS

Loans on bond and mortgage.....	\$785,900 00
Loans on shares	28,680 00
Stocks and bonds	5,000 00
Real estate	10,000 00
Cash on hand and in bank.....	2,221 37
Interest, premium, fees and fines due and unpaid.....	7,115 74
Advances for taxes, insurance, etc.....	849 53

\$839,766 64

LIABILITIES

Due shareholders, dues	\$642,374 00
Due shareholders, dividends credited.....	121,791 46
Balance to be paid borrowers on mortgage loans.....	6,400 00
Borrowed money	35,005 00
Undivided profits	7,284 53
Guaranty fund (as per section 392 of Banking Law).....	26,000 00
Special deposits	911 65

\$839,766 64

RECEIPTS

Cash on hand January 1, 1917.....	\$14,237 43
Dues credited to members.....	155,580 00
Money borrowed	34,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	85,175 00
Loans on shares repaid.....	10,738 00
Fees received	517 30
Fines received	158 67
Interest received	42,946 00

Dividends retained on withdrawals	\$1,846 45
Advances repaid	1,358 59
Special deposits	429 50
Deficiency judgment	279 62
	<hr/>
	\$347,266 65
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DISBURSEMENTS

Loaned on mortgage	\$171,390 00
Loaned on shares	17,241 00
Dues repaid on withdrawal, or applied on loans.....	72,111 00
Paid matured shares	28,255 00
Dividends paid on withdrawal, or applied on loans.....	8,585 79
Cash dividends paid on income and accumulative prepaid shares	1,794 76
Paid borrowed money and prior mortgages.....	32,000 00
Paid interest on borrowed money and prior mortgages.....	1,654 07
Paid salaries and clerk-hire.....	3,119 50
Paid advertising, printing and postage.....	760 01
Paid rent	600 00
Paid repairs to real estate.....	163 00
Paid taxes, insurance, etc.....	50 00
Paid banking department, examination.....	43 30
Paid banking department, assessment.....	45 33
Officers' bonds	20 00
Advances for taxes, insurance, etc.....	2,042 72
League dues	18 00
Special deposits	151 80
Liberty bonds purchased.....	5,000 00
Cash on hand December 31, 1917.....	2,221 37
	<hr/>
	\$347,266 65
	<hr/>

Plan, serial. Par value of shares, \$200 and \$250. Instalments are \$1 monthly.

Shares in force January 1, 1917, 13,571; shares issued during the year, 2,068; shares withdrawn during the year, 2,312; shares in force, 13,327. Borrowing members, 321, holding 3,912 shares; non-borrowing members, 1,368, holding 9,415 shares. Female shareholders, 825, holding 6,691 shares. Total dividends credited members during the year on instalment shares, \$34,506.09; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,794.76; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$28,255. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,517.51. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Bronx, Nassau, New York, Kings, Queens, Richmond, Suffolk and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$10,000. Mortgages in force in New York State, \$772,500. No foreclosures during the year.

THE NEW YORK CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

Nos. 35-43 West 125th street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	WM. M. EMBLER.....	32 Beekman Place.
Secretary.....	ISAAC S. MARTIN.....	43 West 125th Street.
Treasurer.....	JOHN R. BRODIE.....	38 Park Place.
Attorney.....	WILLIAM LANGDON.....	2 Rector Street.

ASSETS

Loans on bond and mortgage.....	\$303,127 66
Loans on shares.....	7,088 00
Stocks and bonds.....	5,465 00
Contracts for the sale of real estate.....	5,900 00
Real estate	34,907 95
Cash on hand and in bank.....	2,715 87
Interest, premium, fees and fines due and unpaid.....	3,379 46
Advances for taxes, insurance, etc.....	704 20
	<hr/>
	\$363,288 14

LIABILITIES

Due shareholders, dues.....	\$256,553 40
Due shareholders, dividends credited.....	60,053 41
Balance to be paid borrowers on mortgage loans.....	21,300 00
Undivided profits	2,916 16
Guaranty fund (as per section 392 of Banking Law).....	18,000 00
Lease contracts	1,422 00
Real estate contracts.....	2,196 80
Mortgage account	421 58
Special deposits	226 71
Suspense account	198 08
	<hr/>
	\$363,288 14

RECEIPTS

Cash on hand January 1, 1917.....	\$51,174 82
Dues credited to members.....	56,868 94
Mortgages redeemed, foreclosed or transferred to real estate..	11,197 34
Loans on shares repaid.....	8,205 00
Real estate sold.....	2,650 00
Fees received	6 00
Fines received	293 45
Interest received	14,804 00
Premium received	5,658 66
Rent received	635 00
Dividends retained on withdrawals.....	1,690 60
Advances repaid	98 00
Liberty bonds sold.....	2,035 00
Real estate contracts.....	644 40
Mortgage account	359 33
Special deposit	603 00
Lease contracts	59 00
	<hr/>
	\$156,982 54

DISBURSEMENTS

Loaned on mortgage.....	\$47,734 00
Loaned on shares.....	4,179 00
Dues repaid on withdrawal, or applied on loans.....	47,905 49
Paid matured shares.....	31,750 00
Dividends paid on withdrawal, or applied on loans.....	5,059 19
Cash dividends paid on income and accumulative prepaid shares	112 47
Paid for real estate.....	2,600 00
Paid salaries and clerk-hire.....	3,867 50
Paid advertising, printing and postage.....	389 76
Paid rent	650 00
Paid repairs to real estate.....	265 08
Paid taxes, insurance, etc.....	534 40
Paid banking department, examination.....	49 35
Paid banking department, assessment.....	22 18

Officers' bonds	\$70 00
Advances for taxes, insurance, etc.....	722 20
Liberty bonds purchased.....	7,500 00
Specials deposits	461 01
Legal service	271 05
Miscellaneous office expense.....	123 99
Cash on hand December 31. 1917.....	2,715 87
	<hr/>
	\$156,982 54
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Plan, serial. Par value of shares, \$200 and \$250. Instalments are 20 cents and 25 cents weekly.

Shares in force January 1, 1917, 5,554; shares issued during the year, 1,139; shares withdrawn during the year, 1,257; shares in force, 5,436. Borrowing members 111, holding 1,475 shares; non-borrowing members, 560, holding 3,961 shares. Female shareholders, 230, holding 1,522 shares. Total dividends credited members during the year on instalment shares, \$15,491.20; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$112.47; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$31,750. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$5,101.25. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 40 cents per share per month.

Loans have been made in Bronx, Kings, Nassau, New York, Queens, Richmond and Westchester counties, New York State and in Connecticut and New Jersey. Largest mortgage loan outstanding, \$9,000. Mortgages in force in New York State, \$284,877.66. One foreclosure during the year.

THE NEW YORK EDISON SAVINGS AND LOAN ASSOCIATION

No. 124 East 15th street, New York, N. Y.

[Organized under Law of 1910. Commenced business 1912]

Officers	Names	Post-office addresses
President.....	ARTHUR WILLIAMS.....	130 East 15th Street.
Secretary.....	E. F. BONDY.....	130 East 15th Street.
Treasurer.....	ADOLPH HERTZ.....	130 East 15th Street.
Attorneys.....	BEARDSLEY, HEMMINS & TAYLOR	64 Wall Street.

ASSETS

Loans on bond and mortgage.....	\$474,750 00
Loans on shares.....	31,670 55
Stocks and bonds.....	20,950 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	3,527 90
Cash on hand and in bank.....	11,197 98
Instalments due and unpaid.....	1,036 50
Interest, premium, fees and fines due and unpaid.....	1,039 74
Advances for taxes, insurance, etc.....	284 60
Accrued interest on straight mortgages.....	1,815 93
Accrued interest on bonds.....	153 54
Unexpired insurance	10 52
	<hr/>
	\$547,437 26
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$485,769 84
Due shareholders, matured shares.....	1,319 93
Due shareholders, dividends credited.....	55,246 11
Undivided profits	1,061 58
Guaranty fund (as per section 392 of Banking Law).....	3,854 38

Prepaid interest on mortgages	\$96 91
Prepaid interest on share loans.....	77
Prepaid interest on straight mortgages.....	37 74
Special deposit	50 00

\$547,437 26

RECEIPTS

Cash on hand January 1, 1917.....	\$44,101 81
Dues credited to members.....	296,572 43
Mortgages redeemed, foreclosed or transferred to real estate..	13,075 00
Loans on shares.....	29,687 25
Fines received	238 70
Interest received	26,289 41
Rent received	6 00
Dividends retained on withdrawals.....	1,087 62
Advances repaid	986 95
Expense of closing loan repaid by borrowers.....	406 46
Special deposits	321 92
Suspense, fire loss.....	592 70
Miscellaneous charges	1 38

\$413,367 63

DISBURSEMENTS

Loaned on mortgage.....	\$133,950 00
Loaned on shares.....	36,740 00
Dues repaid on withdrawal, or applied on loans.....	196,639 42
Paid matured shares.....	501 49
Dividends paid on withdrawal, or applied on loans.....	6,838 45
Paid for real estate.....	3,527 90
Paid taxes, insurance, etc.....	543 98
Advances for taxes, insurance, etc.....	1,086 08
Bonds purchased	20,950 00
Accrued interest on bonds purchased.....	108 49
Interest refunded	76 93
Mortgage loan expenses	595 58
Commissions	7 25
Miscellaneous charges	11 38
Suspense account, fire loss.....	592 70
Cash on hand December 31, 1917.....	11,197 98

\$413,367 63

Plan, serial. Par value of shares, \$100 and \$200. Instalments are 25 cents weekly; \$1 monthly.

Shares in force January 1, 1917, 10,475; shares issued during the year, 2,129; shares withdrawn during the year, 2,812; shares in force 9,792. Borrowing members 317, holding 3,208 shares; non-borrowing members, 1,026, holding 6,584 shares. Female shareholders 236, holding 1,030 shares. Total dividends credited members during the year on instalment shares, \$21,211.87; rate, 6 per cent. and 6¼ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$5,750.82; rate, 4 ⅔ per cent.. 5 per cent., 6 per cent. and 6¼ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$1,821.42. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$556.70. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Bronx, Nassau, New York, Kings. Queens, Richmond and Westchester counties, New York State and in Connecticut and New Jersey. Largest mortgage loan outstanding, \$7,500. Mortgages in force in New York State, \$369,630. One foreclosure during the year,

POLONIA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 109 East Seventh street, New York, N. Y.

[Organized under Law of 1894. Commenced business 1903]

Officers	Names	Post-office addresses
President.....	LEON F. WAZETER.....	424 East Ninth Street.
Secretary.....	IGNATIUS W. RAITH.....	106 East Seventh Street.
Treasurer.....	ANTONI CHOTKOWSKI.....	104 East Seventh Street.
Attorney.....	FRANCIS X. WAZETER.....	180 East Seventh Street.

ASSETS

Loans on bond and mortgage.....	\$20,000 00
Cash on hand and in bank.....	3,206 56
Furniture and fixtures.....	75 00
	<hr/>
	\$23,281 56

LIABILITIES

Due shareholders, dues.....	\$22,037 69
Due shareholders, dividends credited.....	324 06
Undivided profits	479 15
Guaranty fund (as per section 392 of Banking Law).....	418 39
Suspense account	22 27
	<hr/>
	\$23,281 56

RECEIPTS

Cash on hand January 1, 1917.....	\$525 84
Dues credited to members.....	5,193 00
Mortgages redeemed, foreclosed or transferred to real estate..	3,500 00
Loans on shares repaid.....	45 00
Real estate sold.....	4,954 77
Interest received	1,205 55
Dividend, paid up stock.....	48 90
Profit and loss, real estate.....	80 27
	<hr/>
	\$15,553 33

DISBURSEMENTS

Loaned on mortgage.....	\$3,800 00
Dues repaid on withdrawal, or applied on loans.....	6,430 72
Dividends paid on withdrawal, or applied on loans.....	111 82
Cash dividends paid on income and accumulative prepaid shares	955 50
Paid salaries and clerk-hire.....	222 50
Paid advertising, printing and postage.....	8 50
Paid rent	60 00
Paid banking department, examination.....	29 25
Paid banking department, assessment.....	2 48
Expense of selling real estate.....	348 50
Real estate account	366 10
Exchange	60
Suspense account	10 80
Cash on hand December 31, 1917.....	3,206 56
	<hr/>
	\$15,553 33

Plan, permanent. Par value of shares, \$100. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 468; shares issued during the year 7; shares withdrawn during the year, 13; shares in force, 462. No borrowing members. Non-borrowing members, 92, holding 462 shares. Female

shareholders, 53, holding 311 shares. Total dividends credited members during the year on instalment shares, \$50.85; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,030.25; rate, 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$640.10. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in New York and Westchester counties, New York State. Largest mortgage loan outstanding, \$6,500. Mortgages in force in New York State, \$20,000. No foreclosures during the year.

RAILROAD BROTHERHOODS' SAVINGS AND BUILDING ASSOCIATION

No. 505 Fifth avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	EPHRAIM I. BAKER.....	505 Fifth Avenue.
Secretary.....	MICHAEL J. O'BRIEN.....	505 Fifth Avenue.
Treasurer.....	JOHN J. McGRANE.....	505 Fifth Avenue.
Attorney.....	WILLIAM LANGDON.....	2 Rector Street.

ASSETS

Loans on bond and mortgage.....	\$101,950 00
Stocks and bonds.....	2,350 00
Cash on hand and in bank.....	4,280 37
	<u>\$108,580 37</u>

LIABILITIES

Due shareholders, dues.....	\$76,962 50
Due shareholders, dividends credited.....	20,778 19
Undivided profits	3,230 80
Guaranty fund (as per section 392 of Banking Law)	7,526 88
Instalments on Liberty bonds.....	82 00
	<u>\$108,580 37</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$14,308 79
Dues credited to members.....	36,086 53
Mortgages redeemed, foreclosed or transferred to real estate..	11,800 00
Fines received	15 51
Interest received	5,052 32
Premium received	2,477 53
Liberty bonds sold.....	150 00
Instalments on Liberty bonds.....	82 00
	<u>\$69,972 68</u>

DISBURSEMENTS

Loaned on mortgage.....	\$6,000 00
Dues repaid on withdrawal, or applied on loans.....	48,618 96
Dividends paid on withdrawal, or applied on loans.....	6,588 49
Paid salaries and clerk-hire.....	1,576 75
Paid advertising, printing and postage.....	37 35
Paid rent	300 00
Paid banking department, examination.....	10 00
Paid banking department, assessment.....	8 21

Officers' bonds	\$20 00
League dues	19 50
Punch	3 50
American Building Association News.....	2 25
Notary	2 00
Liberty bonds purchased.....	2,505 30
Cash on hand December 31, 1917.....	4,280 37
	<hr/>
	\$69,972 68
	<hr/>

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 2,756; shares issued during the year, 186; shares withdrawn during the year, 417; shares in force, 2,525. Borrowing members, 41, holding 460 shares; non-borrowing members, 278, holding 2,065 shares. Female shareholders, 107, holding 688 shares. Total dividends credited members during the year on instalment shares, \$5,323.71; rate, 6 per cent.

No unpaid withdrawals. Operating expenses, as defined in Section 390 of the Banking Law, incurred and paid during the year, \$1,961.35. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 2½ per cent.

Loans have been made in Kings, Queens and Rockland counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$7,500. Mortgages in force in New York State, \$68,450. No foreclosures during the year.

THE RAILROAD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 103 Park avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	JOHN F. FAIRLAMB.....	Yonkers, N. Y.
Secretary.....	GEORGE A. MARTIN.....	Yonkers, N. Y.
Treasurer.....	ALONZO H. JOSEPH.....	Yonkers, N. Y.
Attorney.....	EDWIN J. CRANDALL.....	White Plains, N. Y.

ASSETS

Loans on bond and mortgage.....	\$2,261,384 88
Loans on shares.....	80,824 42
Stocks and bonds.....	30,383 28
Contracts for the sale of real estate.....	21,682 42
Real estate	32,526 55
Cash on hand and in bank.....	34,092 32
Furniture and fixtures.....	1,250 00
Interest, premium, fees and fines due and unpaid.....	3,097 86
Advances for taxes, insurance, etc.....	98 35
	<hr/>
	\$2,465,340 08
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$2,245,642 70
Due shareholders, dividends credited.....	105,458 89
Borrowed money	33,000 00
Undivided profits	12,766 79
Guaranty fund (as per section 392 of Banking Law).....	67,300 00
Suspense account	1,171 70
	<hr/>
	\$2,465,340 08
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$13,676 42
Dues credited to members.....	703,387 18
Money borrowed	259,600 00
Mortgages redeemed, foreclosed or transferred to real estate..	314,432 68
Loans on shares repaid.....	66,571 07
Real estate sold.....	34,968 35
Fines received	213 16
Interest received	138,318 72
Premium received	104 95
Rent received	379 51
Dividends retained on withdrawals.....	447 71
Advances repaid	3,673 69
Bonds sold	1,094 25
Contracts for the sale of real estate.....	967 21
Loan expense security.....	8,254 30
Suspense account	6,840 85
Liberty bonds and war savings stamps.....	49,147 68
Miscellaneous	9,879 46
	<hr/>
	\$1,611,957 19

DISBURSEMENTS

Loaned on mortgage.....	\$438,701 51
Loaned on shares.....	81,146 34
Dues repaid on withdrawal, or applied on loans.....	568,384 00
Paid matured shares.....	7,091 76
Dividends paid on withdrawal, or applied on loans.....	10,643 46
Cash dividends paid on income and accumulative prepaid shares	88 28
Paid borrowed money and prior mortgages.....	316,600 00
Paid interest on borrowed money and prior mortgages.....	2,438 32
Paid for real estate.....	42,892 07
Paid salaries and clerk-hire.....	10,350 00
Paid advertising, printing and postage.....	544 45
Paid rent	2,499 92
Paid repairs to real estate.....	2,571 48
Paid taxes insurance, etc.....	1,032 43
Paid banking department, examination.....	202 10
Paid banking department, assessment.....	135 38
Advances for taxes, insurance, etc.....	3,944 05
Loan expense security.....	9,746 50
Recording taxes	1,419 50
Contracts for the sale of real estate.....	13,905 37
Suspense account	6,765 70
Office expense	1,430 29
Liberty bonds and war savings stamps.....	52,080 96
Miscellaneous	3,251 00
Cash on hand December 31, 1917.....	34,092 32
	<hr/>
	\$1,611,957 19

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 65,375; shares issued during the year, 12,058; shares withdrawn during the year, 5,655; shares in force, 71,778. Borrowing members, 576, holding 9,458 shares; non-borrowing members, 3,858 holding 62,320 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$30,896.77; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$80,218.59; rate 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$7,091.76. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$14,486.47. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 40 cents per share per month.

Loans have been made in New York, Nassau, Kings, Putnam, Queens, Richmond, Rockland, Suffolk and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$20,000. Mortgages in force in New York State, \$1,892,851.11. Five foreclosures during the year.

RURAL SAVINGS AND LOAN ASSOCIATION

No. 333 West 30th street, New York, N. Y.

[Organized under Law of 1914. Commenced business 1914]

Officers	Names	Post-office addresses
President.....	JOHN J. DILLON.....	404 Riverside Drive.
Secretary.....	M. GERTRUDE KEYES....	511 West 113th Street.
Treasurer.....	FERNAND DE GROOF.....	47 West 21st St., Whitestone.
Attorney.....	JOHN E. CONNELLY.....	27 William Street.

ASSETS

Loans on bond and mortgage.....	\$7,900 00
Loans on shares.....	175 00
Cash on hand and in bank.....	4,673 65
Accrued interest	79 88
	<hr/>
	\$12,828 53

LIABILITIES

Due shareholders, dues.....	\$12,081 00
Due shareholders, dividends credited.....	683 46
Undivided profits	12 00
Guaranty fund (as per section 392 of Banking Law)	52 07
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	\$12,828 53

RECEIPTS

Cash on hand January 1, 1917.....	\$2,502 65
Dues credited to members.....	2,908 50
Mortgages redeemed, foreclosed or transferred to real estate..	300 00
Loans on shares repaid.....	25 00
Interest received	559 39
Dividends retained on withdrawals.....	9 45
	<hr/>
	\$6,304 99

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$1,117 00
Paid matured shares.....	202 35
Dividends paid on withdrawal, or applied on loans.....	48 59
Cash dividends paid on income and accumulative prepaid shares	225 00
Paid salaries and clerk-hire.....	25 00
Paid banking department, examination.....	10 50
Paid banking department, assessment.....	1 65
Officers' bonds	1 25
Cash on hand December 31, 1917.....	4,673 65
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	\$6,304 99

Plan, permanent. Par value of shares, \$100. Instalments are 50 cents monthly.

Shares in force January 1, 1917, 544; shares issued during the year, 150; shares withdrawn during the year, 99; shares in force, 595. Borrowing members, 3, holding 105 shares; non-borrowing members, 45, holding 490 shares.

Female shareholders, 12, holding 95 shares. Total dividends credited members during the year on instalment shares, \$251.62; rate 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$247.81; rate 3¾ per cent. and 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$202.35. Operating expenses, as defined in Section 390 of the Banking Law, incurred and paid during the year \$26.25. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in New Jersey. Largest mortgage loan outstanding, \$5,900. No mortgages in force in New York State. No foreclosures during the year.

SCANDINAVIAN BUILDING AND MUTUAL LOAN ASSOCIATION OF NEW YORK AND BROOKLYN

No. 64 White street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	AUGUST HALLBLOM.....	54 Barclay Street.
Secretary.....	CHARLES G. EDLING.....	64 White Street.
Treasurer.....	ALBERT HANSEN.....	1380 Plympton Street.
Attorney.....	CHARLES W. LEEMAN.....	375 Fulton St., Brooklyn.

ASSETS

Contracts for the sale of real estate.....	\$1,000 00
Real estate	4,731 64
Cash on hand and in bank.....	170 93
Furniture and fixtures.....	50 00
Suspense account	134 59
	<u>\$6,087 16</u>

LIABILITIES

Due shareholders, dues.....	\$3,710 45
Due shareholders, matured shares.....	1,235 77
Due shareholders, dividends credited.....	1,105 87
Guaranty fund (as per section 392 of Banking Law).....	15 07
Due secretary for disbursements.....	20 00
	<u>\$6,087 16</u>

RECEIPTS

Cash on hand January 1, 1917.....	<u>\$170 93</u>
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DISBURSEMENTS

Cash on hand December 31, 1917.....	<u>\$170 93</u>
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 80; shares issued during the year, none; shares withdrawn during the year, none; shares in force, 80. No borrowing members. Non-borrowing members, 14, holding 80 shares. Female shareholders, 1, holding 5 shares.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Bankin Law, incurred and paid during the year, none. Unpaid, none.

No premium plan. No premium charged.

No loans outstanding. No foreclosures during the year.

SERIAL BUILDING, LOAN AND SAVINGS INSTITUTION

No. 195 Broadway, New York, N. Y.

[Organized under Law of 1851. Commenced business 1885]

Officers	Names	Post-office addresses
President.....	THOMAS W. CARROLL.....	195 Broadway.
Secretary.....	EDWIN F. HOWELL.....	195 Broadway.

ASSETS

Loans on bond and mortgage.....	\$1,084,643 75
Loans on shares	50,766 00
Stocks and bonds	49,550 00
Shares of Land Bank of State of New York.....	10,000 00
Contracts for the sale of real estate.....	10,026 00
Real estate	32,591 47
Cash on hand and in bank.....	30,156 54
Interest, premium, fees and fines due and unpaid.....	7,500 00
Advances for taxes, insurance, etc.....	7,663 73
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	\$1,282,897 49

LIABILITIES

Due shareholders, dues	\$1,028,829 80
Due shareholders, dividends credited.....	81,162 39
Balance to be paid borrowers on mortgage loans.....	21,240 57
Prior mortgages	3,500 00
Borrowed money	36,000 00
Advances by Land Bank.....	45,000 00
Undivided profits	32,064 73
Guaranty fund (as per section 392 of Banking Law).....	35,100 00
	<hr/>
	\$1,282,897 49

RECEIPTS

Cash on hand January 1, 1917.....	\$61,745 49
Dues credited to members.....	346,924 45
Money borrowed	36,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	166,577 85
Loans on shares repaid.....	52,386 00
Real estate sold	12,121 35
Interest received	61,854 72
Premium received	105 60
Advances repaid	5,414 61
Liberty bonds sold	37,566 96
National defense shares.....	47,607 11
Dividend from Land Bank.....	250 00
	<hr/>
	\$828,554 14

DISBURSEMENTS

Loaned on mortgage	\$262,836 27
Loaned on shares	80,688 00
Dues repaid on withdrawal, or applied on loans.....	256,617 62
Dividends paid on withdrawal, or applied on loans.....	18,376 64
Cash dividends paid on income and accumulative prepaid shares	16,347 06
Paid borrowed money and prior mortgages.....	3,250 00
Paid interest on borrowed money and prior mortgages.....	3,139 96
Paid for real estate	12,592 56
Paid salaries and clerk-hire.....	5,245 00
Paid advertising, printing and postage.....	1,046 69
Paid repairs to real estate.....	864 19

Paid taxes, insurance, etc.....	\$1,605 97
Paid banking department, examination.....	104 00
Paid banking department, assessment.....	66 97
Officers' bonds	24 50
Advances for taxes, insurance, etc.....	6,018 51
Liberty bonds purchased.....	87,116 96
National defense shares	36,815 31
Land Bank advances repaid.....	5,000 00
Furniture and fixtures.....	48 75
League and co-operative service.....	131 65
Miscellaneous expenses	460 99
Cash on hand December 31, 1917.....	30,156 54
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	\$828,554 14
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Plan, permanent. Par value of shares, \$100 and \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 27,982; shares issued during the year, 8,570; shares withdrawn during the year, 5,710; shares in force, 30,842. Borrowing members, 399, holding 3,960 shares; non-borrowing members, 2,990, holding 26,882 shares. Female shareholders, 1,449, holding 12,477 shares. Total dividends credited members during the year on instalment shares, \$9,012.39; rate, 4 per cent and 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$37,874.05; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$6,957.58. Unpaid, none.

Premium plan, installment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Bronx, Kings, Nassau, New York, Orange, Queens, Richmond, Rockland, Suffolk and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$29,950. Mortgages in force in New York State, \$419,047.69. Two foreclosures during the year.

SHERMAN PARK BAU-VEREIN No. 1

No. 222 East Forty-second street, New York, N. Y

[Organized under Law of 1851. Commenced business 1892]

Officers	Names	Post-office addresses
President.....	ERNST PROBST.....	Elmhurst, N. Y.
Secretary.....	JOHN EISENHAUER.....	244 East 30th Street.
Treasurer.....	FRANK FAULHABER.....	307 East 92nd Street.
Attorneys.....	BARRETT & BUCKBEE.....	White Plains, N. Y.

ASSETS

Loans on bond and mortgage.....	\$9,000 00
Loans on shares	500 00
Cash on hand and in bank.....	1,399 68
	<hr/>
	\$10,899 68
	<hr/>

LIABILITIES

Due shareholders, dues	\$6,843 25
Due shareholders, dividends credited.....	1,729 87
Borrowed money	800 00
Undivided profits	1,023 24
Guaranty fund (as per section 392 of Banking Law).....	301 00
Unearned or rebatable premium.....	202 32
	<hr/>
	\$10,899 68
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$950 47
Dues credited to members.....	1,428 00
Loans on shares repaid.....	150 00
Fees received	1 00
Interest received	513 00
Dividends retained on withdrawals.....	70
	<hr/>
	\$3,043 17

DISBURSEMENTS

Loaned on shares	\$500 00
Dues repaid on withdrawal, or applied on loans.....	10 00
Paid matured shares.....	1,018 09
Dividends paid on withdrawal, or applied on loans.....	70
Paid interest on borrowed money and prior mortgages.....	40 00
Paid salaries and clerk-hire.....	50 00
Paid advertising, printing and postage.....	16 10
Paid banking department, examination.....	7 00
Paid banking department, assessment.....	1 60
Cash on hand December 31, 1917.....	1,399 68
	<hr/>
	\$3,043 17

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 101; shares issued during the year, 2; shares withdrawn during the year, 9; shares in force, 94. Borrowing members, 6, holding 32 shares; non-borrowing members, 25, holding 62 shares. Female shareholders, 1, holding 3 shares. Total dividends credited members during the year on instalment shares, \$387.55; rate, 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$1,018.09. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$66.10. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 5 per cent. or 10 per cent.

Loans have been made in Queens and Westchester counties, New York State. Largest mortgage loan outstanding, \$2,800. Mortgages in force in New York State, \$9,000. No foreclosures during the year.

STAR CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 245 Broadway, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	GEORGE H. PHILLIPS.....	432 Central Park, West.
Secretary.....	CHRISTIAN PETERSEN.....	247 Broadway.
Treasurer.....	CHRISTIAN PETERSEN.....	247 Broadway.

ASSETS

Loans on bond and mortgage.....	\$6,250 00
Real estate	4,097 71
Cash on hand and in bank.....	344 93
	<hr/>
	\$10,692 64

LIABILITIES

Due shareholders, dues	\$5,570 20
Due shareholders, dividends credited.....	3,361 89
Undivided profits	211 03
Guaranty fund (as per section 392 of Banking Law).....	1,549 52
	<hr/>
	\$10,692 64

RECEIPTS

Cash on hand January 1, 1917.....	\$179 39
Dues credited to members.....	187 50
Mortgages redeemed, foreclosed or transferred to real estate.	4,250 00
Interest received	387 08
Premium received	148 96
Rent received	110 00
	<hr/>
	\$5,262 93
	<hr/>

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$2,000 81
Paid matured shares	1,724 28
Dividends paid on withdrawal, or applied on loans.....	959 86
Paid advertising, printing and postage.....	2 50
Paid rent	2 00
Paid taxes, insurance, etc.....	138 75
Paid banking department, examination.....	8 30
Paid banking department, assessment.....	1 88
Officers' bonds	8 00
Mortgage discount	60 00
Suspense account	8 62
Notary	3 00
Cash on hand December 31, 1917.....	344 93
	<hr/>
	\$5,262 93
	<hr/>

Plan, permanent. Par value of shares, \$200 and \$250. Instalments are \$1 monthly.

Shares in force January 1, 1917, 118; shares issued during the year, 8; shares withdrawn during the year, 19; shares in force, 107. Borrowing members, 3, holding 25 shares; non-borrowing members, 18, holding 82 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$533.65; rate, 4½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$15.50. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 40 cents per share per month.

Loans have been made in New Jersey. Largest mortgage loan outstanding, \$4,000. No mortgages in force in New York State. No foreclosures during the year.

STEAMSHIP CLERKS' SAVINGS AND LOAN ASSOCIATION

Pier 14, East river, New York, N. Y.

[Organized under Law of 1910. Commenced business 1911]

Officers	Names	Post-office addresses
President.....	MARK ROYLANCE.....	Pier 14 East River.
Secretary.....	EDWARD J. HOPKINS.....	Pier 14 East River.
Treasurer.....	DAVID C. BOOTH.....	Pier 14, East River.
Attorney.....	MARTIN S. COHEN.....	302 Broadway.

ASSETS

Loans on bond and mortgage.....	\$23,950 00
Loans on shares	3,771 00
Stocks and bonds	24,043 75
Cash on hand and in bank.....	2,154 38
Furniture and fixtures	84 64
Interest, premium, fees and fines due and unpaid.....	294 74
	<hr/>
	\$54,298 51
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LIABILITIES

Due shareholders, dues	\$42,505 38
Due shareholders, dividends credited.....	2,744 33
Prior mortgages	4,000 00
Borrowed money	2,000 00
Undivided profits	2,667 91
Guaranty fund (as per section 392 of Banking Law).....	261 22
Suspended shares	76 31
Accrued interest	36 66
Special deposit	6 70
	<hr/>
	\$54,298 51

RECEIPTS

Cash on hand January 1, 1917.....	\$2,380 87
Dues credited to members.....	15,733 28
Money borrowed	24,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	400 00
Loans on shares repaid.....	10,898 00
Fines received	20 58
Interest received	2,839 23
Dividends retained on withdrawals.....	69 40
National defense shares	35,536 56
Liberty bonds sold	29,650 00
Suspended shares	38 22
Special deposit	13 00
Insurance repaid	10 00
Suspense account	59 28
	<hr/>
	\$122,148 42

DISBURSEMENTS

Loaned on mortgage.....	\$3,000 00
Loaned on shares	8,539 00
Dues repaid on withdrawal, or applied on loans.....	9,130 03
Dividends paid on withdrawal, or applied on loans.....	393 25
Cash dividends paid on income and accumulative prepaid shares	110 91
Paid borrowed money and prior mortgages.....	24,500 00
Paid interest on borrowed money and prior mortgages.....	362 46
Paid salaries and clerk-hire.....	90 00
Paid advertising, printing and postage.....	17 25
Paid banking department, examination.....	18 40
Paid banking department, assessment.....	3 38
Officers' bonds	31 56
Advances for taxes, insurance, etc.	10 00
League dues and expenses.....	31 70
Appraisal expenses	13 00
Rent, safe deposit box.....	13 68
National defense shares and dividends.....	29,762 83
Liberty bonds purchased	38,000 00
Bonds purchased	5,610 00
Accrued interest on bonds.....	282 94
Suspense account	73 65
Cash on hand December 31, 1917.....	2,154 38
	<hr/>
	\$122,148 42

Plan, permanent. Par value of shares, \$200. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 1,136; shares issued during the year, 522; shares withdrawn during the year, 486; shares in force, 1,172. Borrowing

members, 44, holding 376 shares; non-borrowing members, 117, holding 796 shares. Female shareholders, 35, holding 195 shares. Total dividends credited members during the year on instalment shares, \$1,194.60; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$277.37; rate, 4 per cent. and 5 per cent. No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$184.19. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings, Nassau, Richmond and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$6,800. Mortgages in force in New York State, \$18,700. No foreclosures during the year.

TEACHERS' BUILDING AND LOAN ASSOCIATION OF NEW YORK CITY

No. 405 Lexington avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	JOHN F. WATERS.....	405 Lexington Avenue.
Secretary.....	JOSEPH C. COOPER.....	405 Lexington Avenue.
Treasurer.....	SAMUEL McC. CROSBY.....	405 Lexington Avenue.
Attorney.....	MAXWELL HALL ELLIOTT....	277 Broadway.

ASSETS

Loans on bond and mortgage.....	\$353,221 36
Loans on shares.....	6,894 00
Stocks and bonds.....	5,000 00
Real estate	112,406 00
Cash on hand and in bank.....	8,440 49
	<u>\$485,961 85</u>

LIABILITIES

Due shareholders, dues.....	\$302,358 00
Due shareholders, matured shares.....	42,760 00
Due shareholders, dividends credited.....	53,912 00
Prior mortgages	55,000 00
Undivided profits	12,651 03
Guaranty fund (as per section 392 of Banking Law).....	18,762 42
Suspense account	518 40
	<u>\$485,961 85</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$19,634 27
Dues credited to members.....	111,913 00
Mortgages redeemed, foreclosed or transferred to real estate..	9,124 90
Loans on shares repaid.....	4,791 00
Fees received	52 00
Fines received	25 87
Interest received	20,027 09
Premium received	228 30
Rent received	5,839 25
Dividends retained on withdrawals.....	229 21
Bonds sold	25,347 50
Expense account	14 70
	<u>\$197,227 09</u>

DISBURSEMENTS

Loaned on mortgage.....	\$3,000 00
Loaned on shares.....	2,925 00
Dues repaid on withdrawal, or applied on loans.....	74,375 00
Paid matured shares.....	73,750 00
Dividends paid on withdrawal, or applied on loans.....	17,136 75
Cash dividends paid on income and accumulative prepaid shares	430 00
Paid for real estate.....	2,100 00
Paid salaries and clerk-hire.....	2,000 00
Paid advertising, printing and postage.....	132 20
Paid rent	435 00
Paid repairs to real estate.....	5,221 60
Paid banking department, examination.....	40 00
Paid banking department, assessment.....	31 90
Expense account	473 75
Liberty bonds purchased.....	5,000 00
Dividends on matured shares.....	1,735 40
Cash on hand December 31, 1917.....	8,440 49
	<hr/>
	\$197,227 09

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 4,858; shares issued during the year, 578; shares withdrawn during the year, 834; shares in force, 4,602. Borrowing members, 24, holding 221 shares; non-borrowing members, 861, holding 4,381 shares. Female shareholders, 798, holding 3,918 shares. Total dividends credited members during the year on instalment shares, \$14,207.96; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$430; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$72,525. Membership fee, \$1.00. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,026.55. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent.

No premium charged. Loans have been made in Bronx, Kings, New York, Queens, Richmond and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$22,000. Mortgages in force in New York State, \$249,688.76. One foreclosure during the year.

TEACHERS' CO-OPERATIVE BUILDING AND LOAN ASSOCIATION OF THE CITY OF NEW YORK

No. 166 East Sixtieth street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	JOSEPH G. FUREY.....	3035 Ocean Ave., Brooklyn.
Secretary.....	MAGNUS GROSS.....	6019 Tyndall Ave., Bronx.
Treasurer.....	JOHN R. ROSS.....	Fordham Square, Bronx.
Attorney.....	F. C. LEUBUSCHER.....	258 Broadway.

ASSETS

Loans on bond and mortgage.....	\$113,290 00
Loans on shares.....	850 00
Contracts for the sale of real estate.....	3,075 00
Real estate	19,150 00
Cash on hand and in bank.....	4,526 91
Furniture and fixtures.....	150 00
Advances for taxes, insurance, etc.....	30 19
	<hr/>
	\$141,072 10

LIABILITIES

Due shareholders, dues	\$85,828 00
Due shareholders, matured shares.....	18,960 00
Due shareholders, dividends credited.....	17,274 82
Balance to be paid borrowers on mortgage loans.....	800 00
Borrowed money	9,460 00
Undivided profits	153 28
Guaranty fund (as per section 392 of Banking Law).....	8,500 00
Suspense account	96 00
	<hr/>
	\$141,072 10
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,961 53
Dues credited to members.....	16,107 00
Mortgages redeemed, foreclosed or transferred to real estate..	24,680 00
Loans on shares repaid.....	572 00
Fees received	16 50
Fines received	10 50
Interest received	5,874 63
Premium received	73 15
Rent received	1,115 45
Dividends retained on withdrawals.....	206 60
Advances repaid	46 30
Contract for sale of real estate.....	111 00
Contingent fund	200 00
Dividend from profit and loss.....	3,335 71
	<hr/>
	\$54,310 37
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$17,300 00
Loaned on shares.....	900 00
Dues repaid on withdrawal, or applied on loans.....	12,464 00
Paid matured shares	8,062 35
Dividends paid on withdrawal, or applied on loans.....	973 23
Paid borrowed money and prior mortgages.....	2,880 00
Paid interest on borrowed money and prior mortgages.....	607 50
Paid salaries and clerk-hire.....	1,599 92
Paid advertising, printing and postage.....	42 75
Paid rent	200 00
Paid repairs to real estate.....	313 80
Paid taxes, insurance, etc.....	487 01
Paid banking department, examination.....	29 25
Paid banking department, assessment.....	9 56
Officers' bonds	24 00
Advances for taxes, insurance, etc.....	24 70
Suspense account	4 00
General expense	75 68
Attorney	250 00
Contingent fund	200 00
Dividend account	3,335 71
Cash on hand December 31, 1917.....	4,526 91
	<hr/>
	\$54,310 37
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 1,626; shares issued during the year, 398; shares withdrawn during the year, 564; shares in force, 1,460. Borrowing members, 29, holding 351 shares; non-borrowing members, 200, holding 1,109 shares. Female shareholders, 179, holding 893 shares. Total dividends credited members during the year on instalment shares, \$3,335.71; rate, 3 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$5,530.55. Membership fee, \$1.00. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,981.16. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, 25 cents per share per month.

Loans have been made in Kings, New York, Queens and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$16,480. Mortgages in force in New York State, \$99,490. No foreclosures during the year.

UNION SQUARE PERMANENT CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

Metropolitan Building, No. 1 Madison avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	JOHN W. GRIMMER.....	306 East 40th Street.
Secretary.....	JOHN A. ENGLERT.....	1 Madison Avenue.
Treasurer.....	GEORGE S. LANGDON.....	1 Madison Avenue.
Attorney.....	WILLIAM LANGDON.....	2 Rector Street.

ASSETS

Loans on bond and mortgage.....	\$36,450 00
Cash on hand and in bank.....	2,436 42
Furniture and fixtures.....	250 00
Appraisers' charges advanced.....	16 90
	\$39,153 32

LIABILITIES

Due shareholders, dues.....	\$30,518 71
Due shareholders, dividends credited.....	6,318 04
Undivided profits	1,010 60
Guaranty fund (as per section 392 of Banking Law).....	1,305 97
	\$39,153 32

RECEIPTS

Cash on hand January 1, 1917.....	\$353 81
Dues credited to members.....	6,463 61
Mortgages redeemed, foreclosed or transferred to real estate..	1,000 00
Interest received	1,993 39
Premium received	767 24
Expenses refunded	3 97
	\$10,582 02

DISBURSEMENTS

Loaned on mortgage.....	\$1,000 00
Dues repaid on withdrawal, or applied on loans.....	5,665 95
Dividends paid on withdrawal, or applied on loans.....	213 86
Cash dividends paid on income and accumulative prepaid shares	484 16
Paid salaries and clerk-hire.....	420 00
Paid advertising, printing and postage.....	10 00
Paid rent	275 04
Paid banking department, examination.....	13 00
Paid banking department, assessment.....	3 19
Officers' bonds	10 00

Insurance	\$2 00
Sundry expenses	31 50
Appraisal charges advanced	16 90
Cash on hand December 31, 1917.....	2,436 42
	<hr/>
	\$10,582 02
	<hr/>

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 558; shares issued during the year, 38; shares withdrawn during the year, 15; shares in force, 581. Borrowing members, 18, holding 165 shares; non-borrowing members 106, holding 416 shares. Female shareholders, 38, holding 115 shares. Total dividends credited members during the year on instalment shares, \$1,092.92; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$484.16; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$748.54. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 40 cents per share per month.

Loans have been made in Kings, Queens and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$29,800. No foreclosures during the year.

WEST END CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

(Permanent)

No. 265 West 125th street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	F. HULBERG	265 West 125th Street.
Secretary.....	PHILIP E. DOLAN.....	265 West 125th Street.
Treasurer.....	ISAAC W. COLE.....	605 West 142d Street.
Attorney.....	EUGENE SWEENEY	271 West 125th Street.

ASSETS

Loans on bond and mortgage.....	\$375 00
Real estate	13,701 47
Cash on hand and in bank.....	328 38
Furniture and fixtures.....	125 00
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	\$14,529 85
	<hr/>

LIABILITIES

Due shareholders, dues and dividends credited.....	\$9,828 48
Due shareholders, matured shares.....	1,500 00
Borrowed money	3,000 00
Undivided profits	201 37
	<hr/>
	\$14,529 85
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$102 48
Dues credited to members.....	490 43
Money borrowed	1,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,000 00
Interest received	37 11
Premium received	21 04
Rent received	600 00
	<hr/>
	\$3,251 06
	<hr/>

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$1,000 00
Paid interest on borrowed money and prior mortgages.....	120 00
Paid advertising, printing and postage.....	8 50
Paid repairs to real estate.....	97 29
Paid taxes, insurance, etc.....	1,499 28
Paid banking department, examination.....	10 00
Paid banking department, assessment.....	1 84
Insurance on furniture.....	2 94
Legal expense	159 50
Discount	20 33
Expense, election of officers.....	3 00
Cash on hand December 31, 1917.....	328 38
	<hr/>
	\$3,251 06
	<hr/>

Plan, permanent. Par value of shares, \$100 and \$250. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 147½; shares issued during the year, none; shares withdrawn during the year, 4; shares in force, 143½. Borrowing members, 1, holding 1½ shares; non-borrowing members, 21, holding 142 shares. Female shareholders, 7, holding 37 shares. Amount of filed and unpaid withdrawals December 31, 1917, \$11,173.78.

Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$14.44. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, 2 per cent. on new shares.

Loans have been made in Queens county, New York State. Largest mortgage loan outstanding, \$375. Mortgages in force in New York State, \$375. No foreclosures during the year.

WEST SIDE MUTUAL BUILDING, LOAN AND SAVING ASSOCIATION OF THE CITY OF NEW YORK

No. 267 West Thirty-fourth street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1886]

Officers	Names	Post-office addresses
President.....	FRANK H. GRAF.....	322 Seventh Avenue.
Secretary.....	ELDRIDGE N. SMITH.....	Lynbrook, N. Y.
Treasurer.....	HENRY W. LEIN.....	425 W. 43d Street.
Attorney.....	HUGO H. RITTERBUSCH.....	80 Malden Lane.

ASSETS

Loans on bond and mortgage.....	\$141,800 00
Contracts for the sale of real estate.....	5,700 29
Real estate	2,500 00
Cash on hand and in bank.....	460 16
Interest, premium, fees and fines due and unpaid.....	38 23
Accrued interest	2 00
	<hr/>
	\$150,500 68
	<hr/>

LIABILITIES

Due shareholders, dues and dividends credited.....	\$135,441 15
Due shareholders, matured shares.....	1,409 37
Borrowed money	2,500 00
Undivided profits	6,335 66
Guaranty fund (as per section 392 of Banking Law).....	4,814 50
	<hr/>
	\$150,500 68
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RECEIPTS

Cash on hand January 1, 1917.....	\$3,167 39
Dues credited to members.....	48,005 32
Money borrowed	34,100 00
Mortgages redeemed, foreclosed or transferred to real estate..	21,600 00
Real estate sold.....	2,951 10
Fines received	84 47
Interest received	7,340 41
Premium received	2,069 14
Rent received	266 00
Advances repaid	19 54
	<hr/>
	\$119,603 37
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$37,700 00
Dues repaid on withdrawal, or applied on loans.....	44,368 00
Cash dividends paid on income and accumulative prepaid shares	1,433 10
Paid borrowed money and prior mortgages.....	31,600 00
Paid interest on borrowed money and prior mortgages.....	362 60
Paid for real estate.....	2,206 20
Paid salaries and clerk-hire	508 30
Paid advertising, printing and postage.....	93 66
Paid rent	124 00
Paid repairs to real estate.....	82 86
Paid taxes, insurance, etc.....	311 54
Paid banking department, examination.....	21 00
Paid banking department, assessment.....	9 09
Officers' bonds	4 00
League dues	12 00
Attorney's fees	171 76
Hold up insurance.....	17 40
Commission, sale of real estate.....	115 00
Commission, collection of rents.....	2 70
Cash on hand December 31, 1917.....	460 16
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	\$119,603 37
	<hr/>

Plan, permanent. Par value of shares, \$100 and \$200. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 3,330; shares issued during the year, 702; shares withdrawn during the year, 439; shares in force, 3,593. Borrowing members, 58, holding 1,463 shares; non-borrowing members, 186, holding 2,130 shares. Female shareholders 107, holding 1,513 shares. Total dividends credited members during the year on instalment shares, \$5,737.60; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,433.10; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$274.95. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$762.06. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 3 cents per week per \$100. No premium charged.

Loans have been made in Kings, Nassau, New York, Queens, Richmond and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$7,500. Mortgages in force in New York State, \$59,600. One foreclosure during the year.

NIAGARA COUNTY

HOME CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Main street, North Tonawanda, N. Y.

[Organized under Law of 1909. Commenced business 1911]

Officers	Names	Post-office addresses
President.....	F. A. McCOY.....	North Tonawanda, N. Y.
Secretary.....	EDWARD W. MESSING.....	North Tonawanda, N. Y.
Treasurer.....	GEORGE E. SCHNELL.....	Tonawanda, N. Y.
Attorney.....	D. G. O'DAY.....	Tonawanda, N. Y.

ASSETS

Loans on bond and mortgages.....	\$78,390 00
Loans on shares.....	1,550 00
Stocks and bonds.....	500 00
Cash on hand and in bank.....	320 59
	\$80,760 59

LIABILITIES

Due shareholders, dues.....	\$64,768 00
Due shareholders, dividends credited.....	10,378 25
Borrowed money	4,121 92
Undivided profits	629 92
Guaranty fund (as per section 392 of Banking Law).....	855 00
Suspense account	7 50
	\$80,760 59

RECEIPTS

Cash on hand January 1, 1917.....	\$914 38
Dues credited to members.....	24,656 00
Money borrowed	5,771 92
Mortgages redeemed, foreclosed or transferred to real estate..	10,010 00
Loans on shares repaid.....	700 00
Fees received	221 25
Fines received	80 11
Interest received	4,231 00
Premium received	536 63
Dividends retained on withdrawals.....	264 73
	\$47,386 02

DISBURSEMENTS

Loaned on mortgage.....	\$27,820 00
Loaned on shares.....	500 00
Dues repaid on withdrawal, or applied on loans.....	8,491 50
Dividends paid on withdrawal, or applied on loans.....	658 58
Paid borrowed money and prior mortgages.....	8,397 62
Paid interest on borrowed money and prior mortgages.....	337 10
Paid salaries and clerk-hire.....	270 00
Paid advertising, printing and postage.....	48 09
Paid banking department, examination.....	20 80
Paid banking department, assessment.....	4 74
Officers' bonds	8 00
Suspense account	9 00
Liberty bonds purchased.....	500 00
Cash on hand December 31, 1917.....	320 59
	\$47,386 02

Plan, serial. Par value of shares, \$130. Instalments are 25 cents weekly. Shares in force January 1, 1917, 1,622; shares issued during the year, 873; shares withdrawn during the year, 465; shares in force, 2,030. Borrowing members, 60, holding 603 shares; non-borrowing members, 209, holding 1,427 shares. Female shareholders, 71, holding 399 shares. Total dividends credited members during the year on instalment shares, \$4,193.01; rate, 8 per cent. No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$326.09. Unpaid, none. Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 2 cents per share per week. Loans have been made in Erie and Niagara counties, New York State. Largest mortgage loan outstanding \$4,030. Mortgages in force in New York State, \$78,390. No foreclosures during the year.

LOCKPORT SAVING AND LOAN ASSOCIATION

No. 6 Hodge Opera House Block, Lockport, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	JOHN A. McLAUGHLIN.....	Lockport, N. Y.
Secretary.....	MARK J. TOVELL.....	Lockport, N. Y.
Treasurer.....	J. WALTER DUNCAN.....	Lockport, N. Y.
Attorney.....	CHARLES C. DeLUDE.....	Lockport, N. Y.

ASSETS

Loans on bond and mortgage.....	\$179,890 00
Loans on shares.....	5,200 00
Stocks and bonds.....	7,000 00
Cash on hand and in bank.....	8,852 06
Furniture and fixtures.....	125 00
	<u>\$201,067 06</u>

LIABILITIES

Due shareholders, dues.....	\$157,931 25
Due shareholders, dividends credited.....	26,074 05
Balance to be paid borrowers on mortgage loans.....	1,430 00
Borrowed money.....	6,500 00
Undivided profits.....	1,103 40
Guaranty fund (as per section 392 of Banking Law).....	8,000 00
Suspense account.....	28 36
	<u>\$201,067 06</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$10,533 87
Dues credited to members.....	53,433 00
Money borrowed.....	6,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	26,810 00
Loans on shares repaid.....	4,290 00
Fees received.....	331 00
Fines received.....	175 71
Interest received.....	10,816 34
Premium received.....	622 08
Dividends retained on withdrawals.....	854 10
Advances repaid.....	72 80
	<u>\$114,438 90</u>

DISBURSEMENTS

Loaned on mortgage.....	\$40,170 00
Loaned on shares.....	5,720 00
Dues repaid on withdrawal, or applied on loans.....	29,507 50
Paid matured shares.....	18,070 00
Dividends paid on withdrawals, or applied on loans.....	3,957 40
Paid interest on borrowed money and prior mortgages.....	21 88
Paid salaries and clerk-hire.....	800 00
Paid advertising, printing and postage.....	126 75
Paid rent.....	100 00
Paid banking department, examination.....	28 90
Paid banking department, assessment.....	11 61
Advances for taxes, insurance, etc.....	72 80
Liberty bonds purchased.....	7,000 00
Cash on hand December 31, 1917.....	8,852 06
	<hr/>
	\$114,438 90
	<hr/>

Plan, serial. Par value of shares, \$130, instalments are 25 cents weekly.

Shares in force January 1, 1917, 3,931; shares issued during the year, 1,324; shares withdrawn during the year, 1,248; shares in force, 4,007. Borrowing members, 193, holding 1,437 shares; non-borrowing members, 458, holding 2,570 shares. Female shareholders, 322, holding 1,402 shares. Total dividends credited members during the year on instalment shares, \$10,598.01; rate 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$18,070. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,026.75. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 1 cent per share per week.

Loans have been made in Erie and Niagara counties, New York State. Largest mortgage loan outstanding, \$7,020. Mortgages in force in New York State, \$179,890. No foreclosures during the year.

THE NIAGARA PERMANENT SAVINGS AND LOAN ASSOCIATION

No. 311 Falls street, Niagara Falls, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	ANN E. RAE.....	Niagara Falls, N. Y.
Secretary.....	FRED H. KRULL.....	Niagara Falls, N. Y.
Attorneys.....	CARY & WALLACE.....	Niagara Falls, N. Y.

ASSETS

Loans on bond and mortgage.....	\$3,031,152 35
Loans on shares.....	104,231 00
Stocks and bonds.....	10,500 00
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	9,113 55
Real estate	41,000 00
Cash on hand and in bank.....	1,647 72
Advances for taxes, insurance, etc.....	1,059 72
	<hr/>
	\$3,199,704 34
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$2,722,880 35
Due shareholders, dividends credited.....	254,981 89
Borrowed money	42,000 00
Undivided profits	74,842 10
Guaranty fund (as per section 392 of Banking Law).....	105,000 00
	<hr/>
	\$3,199,704 34
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RECEIPTS

Cash on hand January 1, 1917.....	\$16,218 63
Dues credited to members.....	1,094,678 20
Money borrowed	47,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	254,667 65
Loans on shares repaid.....	350,378 00
Fees received	1,305 00
Fines received	105 30
Interest received	171,454 85
Premium received	18,376 81
Rent received	3,100 00
Dividends retained on withdrawals.....	1,672 91
Advances repaid	262 02
Contracts for the sale of real estate.....	5,542 95
	<hr/>
	\$1,964,762 32
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$892,460 00
Loaned on shares.....	353,879 00
Dues repaid on withdrawal, or applied on loans.....	405,745 00
Paid matured shares.....	224,023 35
Dividends paid on withdrawal, or applied on loans.....	6,692 55
Cash dividends paid on income and accumulative prepaid shares	50,468 40
Paid borrowed money and prior mortgages.....	5,000 00
Paid interest on borrowed money and prior mortgages.....	460 16
Paid salaries and clerk-hire.....	9,464 00
Paid advertising, printing and postage.....	931 95
Paid rent	1,293 00
Paid repairs to real estate.....	204 82
Paid taxes, insurance, etc.....	708 74
Paid banking department, assessment.....	163 08
Officers' bonds	25 00
Advances for taxes, insurance, etc.....	130 15
Liberty bonds purchased.....	10,500 00
Committee	10 00
Coal	542 85
Sundries and supplies.....	412 52
Cash on hand December 31, 1917.....	1,647 72
	<hr/>
	\$1,964,762 32
	<hr/>

Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 52,139; shares issued during the year, 19,824; shares withdrawn during the year, 8,071; shares in force, 63,892. Borrowing members, 1,393, holding 24,637 shares; non-borrowing members, 4,927, holding 39,255 shares. Female shareholders, 3,019, holding 22,245 shares. Total dividends credited members during the year on instalment shares, \$93,908.62; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$50,468.40; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$224,023.35. Entrance fee, 25 cents per share; maximum charge, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$12,679.35. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 2 cents per share per week.

Loans have been made in Niagara county, New York State. Largest mortgage loan outstanding, \$17,680. Mortgages in force in New York State, \$3,031,152.35. One foreclosure during the year.

ONEIDA COUNTY

CORNHILL BUILDING AND LOAN ASSOCIATION

No. 230 South street, Utica, N. Y.

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	J. LEWIS JONES.....	Utica, N. Y.
Secretary.....	OWEN F. LUKER.....	Utica, N. Y.
Treasurer.....	CHARLES W. BUSHINGER.....	Utica, N. Y.
Attorney.....	HERBERT D. PITCHER.....	Utica, N. Y.

ASSETS

Loans on bond and mortgage.....	\$520,150 00
Loans on shares.....	14,055 00
Stocks and bonds.....	4,500 00
Cash on hand and in bank.....	340 56
Interest, premium, fees and fines due and unpaid.....	869 18
Instalments due and unpaid.....	\$1,374 00
	\$539,914 74

LIABILITIES

Due shareholders, dues.....	\$419,940 50
Due shareholders, dividends credited.....	76,661 62
Balance to be paid borrowers on mortgage loans.....	2,000 00
Borrowed money	13,950 00
Undivided profits	12,956 07
Guaranty fund (as per section 392 of Banking Law).....	13,506 00
Interest on borrowed money.....	533 33
Retired account	367 22
	\$539,914 74

RECEIPTS

Cash on hand January 1, 1917.....	\$585 15
Dues credited to members.....	145,615 50
Money borrowed	66,057 00
Mortgages redeemed, foreclosed or transferred to real estate..	111,425 00
Loans on shares repaid.....	9,650 00
Fees received	175 00
Fines received	719 09
Interest received	23,441 49
Premium received	8,747 83
Dividends retained on withdrawals.....	415 43
Mortgage taxes	452 50
Bonds	15 00
Retired account	367 22
	\$367,666 21

DISBURSEMENTS

Loaned on mortgage.....	\$116,450 00
Loaned on shares.....	10,560 00
Dues repaid on withdrawal, or applied on loans.....	47,726 00
Paid matured shares.....	71,500 00
Dividends paid on withdrawal, or applied on loans.....	8,218 33
Paid borrowed money and prior mortgages.....	104,152 50
Paid interest on borrowed money and prior mortgages.....	2,389 08
Paid salaries and clerk-hire.....	950 00
Paid advertising, printing and postage.....	17 99
Paid rent	2 00
Paid banking department, examination.....	49 75
Paid banking department, assessment.....	32 30
Officers' bonds	8 00
Trustees' expense	160 50
Auditors	10 00
Rubber bands	1 20
Mortgage taxes	583 00
Bonds purchased	4,515 00
Cash on hand December 31, 1917.....	340 56
	<hr/>
	\$367,666 21

Plan. serial. Par value of shares, \$100. Instalments are 50 cents monthly.

Shares in force January 1, 1917, 14,926; shares issued during the year, 3,237; shares withdrawn during the year, 2,607; shares in force, 15,556. Borrowing members, 273, holding 5,580 shares; non-borrowing members, 710, holding 9,976 shares. Female shareholders, 406, holding 5,564 shares. Total dividends credited members during the year on instalment shares, \$24,983.21; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$71,500. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,149.69. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 4½ per cent. Premium paid by borrowing members, 1 4/5 per cent.

Loans have been made in Oneida county, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$518,150. One foreclosure during the year.

THE HOMESTEAD AID ASSOCIATION OF UTICA

No. 90 Seneca street, Utica, N. Y.

[Organized under Law of 1851. Commenced business 1884]

Officers	Names	Post-office addresses
President.....	WATSON T. DUNMORE.....	518 Seneca Street.
Secretary.....	SHERWOOD S. CURRAN.....	516 Seneca Street.
Treasurer.....	CHARLES B. ROGERS.....	First National Bank.
Attorney.....	WATSON T. DUNMORE.....	518 Seneca Street.

ASSETS

Loans on bond mortgage.....	\$4,001,184 24
Loans on shares.....	185,847 00
Stocks and bonds.....	61,369 80
Real Estate	20,000 00
Cash on hand and in bank.....	44,722 86
Interest, premium, fees and fines due and unpaid.....	2,867 41
Advances for taxes, insurance, etc.....	978 79
Accrued interest	1,178 67
	<hr/>
	\$4,318,148 77

LIABILITIES

Due shareholders, dues.....	\$3,153,719 14
Due shareholders, matured shares.....	9,027 08
Due shareholders, dividends credited.....	643,939 09
Balance to be paid borrowers on mortgage loans.....	11,100 00
Borrowed money	374,321 55
Undivided profits	15,038 93
Guaranty fund (as per section 392 of Banking Law).....	109,446 60
Interest and premium prepaid.....	201 21
Suspense account	369 39
Unpaid bills	247 36
Accrued interest	738 42
	<hr/>
	\$4,318,148 77

RECEIPTS

Cash on hand January 1, 1917.....	\$29,830 06
Dues credited to members.....	621,292 00
Money borrowed	709,340 35
Mortgages redeemed, foreclosed or transferred to real estate.....	435,810 00
Loans on shares repaid.....	89,995 00
Fees received	704 00
Fines received	1,271 89
Interest received	197,038 17
Premium received	7,287 29
Rent received	600 00
Dividends retained on withdrawals.....	2,135 60
Advances repaid	718 83
Contracts for the sale of real estate.....	3,300 00
Mortgage taxes	1,016 00
Suspense account	13 19
Liberty bonds sold.....	2,000 00
National defense shares, dues.....	6,601 14
	<hr/>
	\$2,108,953 52

DISBURSEMENTS

Loaned on mortgage.....	\$586,006 00
Loaned on shares.....	101,934 00
Dues repaid on withdrawal, or applied on loans.....	270,947 00
Paid matured shares.....	393,973 37
Dividends paid on withdrawal, or applied on loans.....	48,389 05
Paid borrowed money and prior mortgages.....	569,090 66
Paid interest on borrowed money and prior mortgages.....	14,932 29
Paid salaries and clerk-hire.....	5,000 25
Paid advertising, printing and postage.....	252 11
Paid taxes, insurance, etc.....	430 82
Paid banking department, examination.....	153 24
Paid banking department, assessment.....	242 85
Advances for taxes, insurance, etc.....	312 99
Mortgage taxes	2,878 00
Appraisals	1,532 50
Suspense accounts	546 67
Office and incidental expenses.....	568 53
Liberty bonds purchased.....	65,000 00
National defense shares.....	2,000 00
Dividends on National defense shares.....	30 14
Dividends on suspense accounts.....	13 19
Cash on hand December 31, 1917.....	44,722 86
	<hr/>
	\$2,108,953 52

Plan, serial. Par value of shares, \$100 and \$200. Instalments are \$1 and \$2 monthly.

Shares in force January 1, 1917, 81,648; shares issued during the year, 14,325; shares withdrawn during the year, 10,400; shares in force, 85,573. Borrowing members, 2,829, holding 41,709, shares; non-borrowing members, 3,110, holding 43,864 shares. Female shareholders, 2,071, holding 29,829 shares. Total dividends credited members during the year on instalment shares, \$172,319.19; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$393,973.37. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$7,351.39. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$247.36.

Premium plan, instalment. Interest paid by borrowing members, 4½ per cent, 5 per cent and 6 per cent. Premium paid by borrowing members, 4/5 of 1 per cent.

Loans have been made in Herkimer and Oneida counties, New York State. Largest mortgage loan outstanding, \$65,000. Mortgages in force in New York State, \$4,001,184.24. Two foreclosures during the year.

THE HOMESTEAD AID ASSOCIATION OF WHITESTOWN, N. Y.

Whitesboro, N. Y.

[Organized under Law of 1892. Commenced business 1898]

Officers	Names	Post-office addresses
President.....	HENRY MILLER	Whitesboro, N. Y.
Secretary.....	JOHN H. HENRY.....	Whitesboro, N. Y.
Treasurer.....	CHARLES E. HAYNES.....	Whitesboro, N. Y.
Attorney.....	ADRIAN S. MALSAN.....	Utica, N. Y.

ASSETS

Loans on bond and mortgage.....	\$80,202 87
Loans on shares.....	1,130 00
Cash on hand and in bank.....	2,032 59
Furniture and fixtures.....	50 71
Interest, premium, fees and fines due and unpaid.....	25 50
Advances for taxes, insurance, etc.....	12 80
	<hr/>
	\$83,454 47
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$49,211 52
Due shareholders, dividends credited.....	21,856 62
Borrowed money	10,620 06
Undivided profits	443 56
Guaranty fund (as per section 392 of Banking Law)	1,322 71
	<hr/>
	\$83,454 47
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,169 12
Dues credited to members.....	16,062 96
Money borrowed	29,493 09
Mortgages redeemed, foreclosed or transferred to real estate..	6,100 00
Fees received	24 00
Fines received	16 56
Interest received	3,133 33
Premium received	1,399 48
Dividends retained on withdrawals.....	2 94
	<hr/>
	\$57,401 48
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$16,450 00
Dues repaid on withdrawal, or applied on loans.....	5,907 93
Paid matured shares.....	7,400 00
Dividends paid on withdrawal, or applied on loans.....	3,336 59
Paid borrowed money and prior mortgages.....	21,673 03
Paid interest on borrowed money and prior mortgages.....	341 36
Paid salaries and clerk-hire.....	150 00
Paid taxes, insurance, etc.....	86 86
Paid banking department, examination.....	17 85
Paid banking department, assessment.....	5 27
Cash on hand December 31, 1917.....	2,032 59
	<hr/>
	\$57,401 48
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917 1,075 $\frac{1}{4}$; shares issued during the year, 258 $\frac{1}{2}$; shares withdrawn during the year, 45; shares in force, 1,288 $\frac{3}{4}$. Borrowing members, 57, holding 431 $\frac{3}{4}$ shares; non-borrowing members, 115, holding 857 shares. Female shareholders, 59, holding 321 $\frac{1}{2}$ shares. Total dividends credited members during the year on instalment shares, \$3,499.31; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$7,400. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$150. Unpaid, none. Premium plan, instalment. Interest paid by borrowing members, 4 $\frac{1}{2}$ per cent. Premium paid by borrowing members, 1 $\frac{4}{5}$ per cent.

Loans have been made in Oneida county, New York State. Largest mortgage loan outstanding, \$3,000. Mortgages in force in New York State, \$80,202.87. No foreclosures during the year.

MUTUAL SAVINGS, LOAN AND BUILDING ASSOCIATION OF ROME, N. Y.

No. 109 West Dominick street, Rome, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	F. M. SHELLEY.....	Rome, N. Y.
Secretary.....	T. E. GILBART.....	Rome, N. Y.
Treasurer.....	J. G. LINK.....	Rome, N. Y.
Attorney.....	A. S. EVANS.....	Rome, N. Y.

ASSETS

Loans on bond and mortgage.....	\$420 00
Stocks and bonds.....	1,500 00
Cash on hand and in bank.....	2,254 78
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	\$4,174 78
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LIABILITIES

Due shareholders, dues.....	\$3,849 52
Due shareholders, dividends credited.....	178 03
Undivided profits	121 98
Guaranty fund (as per section 392 of Banking Law).....	25 25
	<hr/>
	\$4,174 78
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$546 92
Dues credited to members.....	15,281 00
Mortgages redeemed, foreclosed or transferred to real estate..	17,993 46
Fines received	15 38
Interest received	436 79
Dividends retained on withdrawals.....	30 18
Error corrected	1 21
	<hr/>
	\$34,304 94
	<hr/>

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$27,727 04
Dividends paid on withdrawal, or applied on loans.....	571 16
Paid borrowed money and prior mortgages.....	1,892 00
Paid interest on borrowed money and prior mortgages.....	29 21
Paid salaries and clerk-hire.....	206 25
Paid advertising, printing and postage.....	32 40
Paid banking department, examination.....	24 98
Paid banking department, assessment.....	2 12
Officers' bonds	20 00
Safe deposit box.....	15 00
Attorney's fees	30 00
Liberty bonds purchased.....	1,500 00
Cash on hand December 31, 1917.....	2,254 78
	<hr/>
	\$34,304 94
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Plan, permanent. Par value of shares, \$105. Instalments are \$1 monthly.

Shares in force January 1, 1917, 582; shares issued during the year, none; shares withdrawn during the year, 369; shares in force, 213. Borrowing members, 1, holding 4 shares; non-borrowing members, 40, holding 209 shares. Female shareholders, none. Total dividends credited members during the year on instalment shares, \$131.33; rate, 2 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per each 5 shares. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$273.65. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, about 5 per cent. No premium charged.

Loans have been made in Oneida county, New York State. Largest mortgage loan outstanding, \$420. Mortgages in force in New York State, \$420. No foreclosures during the year.

ORISKANY FALLS CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Oriskany Falls, N. Y.

[Organized under Law of 1894. Commenced business 1900]

Officers	Names	Post-office addresses
President.....	HARRY H. HATHEWAY.....	Oriskany Falls, N. Y.
Secretary.....	BARTON M. VAN EVERA.....	Oriskany Falls, N. Y.
Treasurer.....	BARTON M. VAN EVERA.....	Oriskany Falls, N. Y.

ASSETS

Loans on bond and mortgage.....	\$33,800 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	9 45
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	\$34,809 45
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$28,728 77
Due shareholders, dividends credited.....	1,423 29
Borrowed money	3,037 50
Undivided profits	624 89
Guaranty fund (as per section 392 of Banking Law).....	995 00
	<hr/>
	\$34,809 45
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$2,004 25
Dues credited to members.....	14,579 35
Money borrowed	30,162 50
Mortgages redeemed, foreclosed or transferred to real estate..	16,200 00
Fees received	61 00
Fines received	66 05
Interest received	2,168 48
	<hr/>
	\$65,241 63
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$6,100 00
Dues repaid on withdrawal, or applied on loans.....	23,710 39
Paid borrowed money and prior mortgages.....	34,600 00
Paid interest on borrowed money and prior mortgages.....	657 09
Paid salaries and clerk-hire.....	60 00
Paid advertising, printing and postage.....	15 00
Paid banking department, examination.....	19 16
Paid banking department, assessment.....	3 77
Discount	66 77
Cash on hand December 31, 1917.....	9 45
	<hr/>
	\$65,241 63
	<hr/>

Plan, serial. Par value of shares, \$100. Instalments are 50 cents and \$1 monthly.

Shares in force January 1, 1917, 805; shares issued during the year, 244; shares withdrawn during the year, 224; shares in force, 825. Borrowing members, 31, holding 338 shares; non-borrowing members, 70, holding 487 shares. Female shareholders, 30, holding 174 shares. Total dividends credited members during the year on instalment shares, \$1,423.29; rate, 6 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$75. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Madison and Oneida counties, New York State. Largest mortgage loan outstanding, \$4,200. Mortgages in force in New York State, \$33,800. No foreclosures during the year.

ONONDAGA COUNTY

FAIR CITY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 631 University Building, Syracuse, N. Y.

[Organized under Law of 1894. Commenced business 1908]

Officers	Names	Post-office addresses
President.....	JACOB J. MOSES.....	804 Carbon Street.
Secretary.....	CLARENCE F. MOORE.....	101 Windsor Place.
Treasurer.....	ANDREW J. EATON.....	817 Primrose Avenue.
Attorney.....	WILLARD A. BILL.....	631 University Bldg.

ASSETS

Loans on bond and mortgage.....	\$6,500 00
Loans on shares.....	2,010 00
Cash on hand and in bank.....	3,437 67
	<hr/>
	\$11,947 67
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LIABILITIES

Due shareholders, dues.....	\$10,664 00
Due shareholders, dividends credited.....	1,059 51
Undivided profits	18 50
Guaranty fund (as per section 392 of Banking Law).....	205 66
	<hr/>
	\$11,947 67
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,448 26
Dues credited to members.....	4,923 93
Loans on shares repaid.....	1,435 00
Fees received	18 75
Fines received	15 45
Interest received	538 43
Dividends retained on withdrawals.....	29 44
	<hr/>
	\$8,409 26
	<hr/>

DISBURSEMENTS

Loaned on shares.....	\$1,235 00
Dues repaid on withdrawal, or applied on loans.....	2,321 00
Paid matured shares	1,205 31
Dividends paid on withdrawal, or applied on loans.....	101 34
Paid interest on borrowed money and prior mortgages.....	2 00
Paid salaries and clerk-hire.....	50 00
Paid advertising, printing and postage.....	17 08
Paid banking department	27 36
Officers' bonds	10 00
Notary	2 50
Cash on hand December 31, 1917.....	3,437 67
	<hr/>
	\$8,409 26
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are \$1 monthly.

Shares in force January 1, 1917, 438; shares issued during the year, 75; shares withdrawn during the year, 163; shares in force, 350. Borrowing members, 9, holding 122 shares; non-borrowing members, 37, holding 228 shares. Female shareholders, 12, holding 61 shares. Total dividends credited members during the year on instalment shares, \$499.83; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$1,205.31. Entrance fee, 25 cents per share. Operating expenses, as defined

in section 390 of the Banking Law, incurred and paid during the year, \$79.58.
Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent.
No premium charged.

Loans have been made in Onondaga county, New York State. Largest mortgage loan outstanding, \$3,000. Mortgages in force in New York State, \$6,500. No foreclosures during the year.

SYRACUSE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 101 South Salina street, Syracuse, N. Y.

[Organized under Law of 1887. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	JOHN E. BIERHARDT.....	Syracuse, N. Y.
Secretary.....	EDWARD H. JAMES.....	Syracuse, N. Y.
Treasurer.....	JOHN J. KESEL.....	Syracuse, N. Y.
Attorney.....	F. G. DUTTON.....	Syracuse, N. Y.

ASSETS

Loans on bond and mortgage.....	\$234,400 00
Loans on shares.....	20,245 00
Cash on hand and in bank.....	1,172 63
Furniture and fixtures.....	166 00
Instalments due and unpaid.....	364 00
Interest, premium, fees and fines due and unpaid.....	32 14
	<hr/> \$256,379 77 <hr/>

LIABILITIES

Due shareholders, dues.....	\$198,796 00
Due shareholders, dividends credited.....	42,266 91
Borrowed money	1,000 00
Undivided profits	2,699 55
Guaranty fund (as per section 392 of Banking Law).....	11,617 31
	<hr/> \$256,379 77 <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$328 36
Dues credited to members.....	37,392 00
Money borrowed	4,200 00
Mortgages redeemed, foreclosed or transferred to real estate..	30,350 00
Loans on shares repaid.....	40,185 00
Fines received	84 74
Interest received	14,949 94
Dividends retained on withdrawals.....	319 23
	<hr/> \$127,809 27 <hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$42,400 00
Loaned on shares.....	44,815 00
Dues repaid on withdrawal, or applied on loans.....	8,613 00
Paid matured shares	19,193 24
Dividends paid on withdrawal, or applied on loans.....	1,359 11
Paid borrowed money and prior mortgages.....	7,200 00
Paid interest on borrowed money and prior mortgages.....	67 29
Paid salaries and clerk-hire.....	2,303 00
Paid advertising, printing and postage.....	32 79
Paid rent	399 96
Paid banking department, examination.....	39 86
Paid banking department, assessment.....	15 42

State League dues	\$7 00
Books and stationery.....	6 87
Auditors	50 00
Insurance	34 62
Telephone	48 00
Committee	15 00
Office disbursements	36 48
Cash on hand December 31, 1917.....	1,172 63
	<hr/>
	\$127,809 27
	<hr/>

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 3,100; shares issued during the year, 348; shares withdrawn during the year, 348; shares in force, 3,100. Borrowing members, 121, holding 1,394 shares; non-borrowing members, 230, holding 1,706 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$11,020.41; rate, 5 4/5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$19,193.24. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,933.72. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Onondaga county, New York State. Largest mortgage loan outstanding, \$8,000. Mortgages in force in New York State, \$234,400. No foreclosures during the year.

ONTARIO COUNTY

GENEVA PERMANENT LOAN AND SAVING ASSOCIATION

No. 87-89 Seneca street, Geneva, N. Y.

[Organized under Law of 1851. Commenced business 1886]

Officers	Names	Post-office addresses
President.....	MONTGOMERY S. SANFORD.....	2 Seneca Street.
Secretary.....	JOHN G. FARWELL.....	87-89 Seneca Street.
Treasurer.....	WILLIAM O'HANLON.....	2 Seneca Street.
Attorney.....	LEWIS W. KEYES.....	90 Seneca Street.

ASSETS

Loans on bond and mortgage.....	\$1,000,786 19
Loans on shares.....	44,957 42
Stocks and bonds.....	11,490 00
Shares of Land Bank of State of New York.....	4,000 00
Real estate	5,791 00
Cash on hand and in bank.....	26,150 64
Furniture and fixtures.....	1,684 28
Advances for taxes, insurance, etc.....	162 80
	<hr/>
	\$1,095,022 33
	<hr/>

LIAILITIES

Due shareholders, dues.....	\$767,170 97
Due shareholders, matured shares.....	39,162 38
Due shareholders, dividends credited.....	155,588 63
Balance to be paid borrowers on mortgage loans.....	24,493 51
Advances by Land Bank.....	74,800 00
Undivided profits	12,805 84
Guaranty fund (as per section 392 of Banking Law).....	21,001 00
	<hr/>
	\$1,095,022 33
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$8,434 66
Dues credited to members.....	625,068 74
Mortgages redeemed, foreclosed or transferred to real estate..	106,793 61
Loans on shares repaid.....	16,604 46
Real estate sold.....	9 00
Fees received	12 80
Fines received	29 89
Interest received	51,576 14
Premium received	9,190 85
Dividends retained on withdrawals.....	424 13
Advances repaid	819 71
Liberty bonds sold.....	14,050 00
Land Bank, advances repaid.....	40,000 00
Office expense	11 10
	<hr/>
	\$873,025 09

DISBURSEMENTS

Loaned on mortgage.....	\$228,061 00
Loaned on shares.....	25,216 25
Dues repaid on withdrawal, or applied on loans.....	477,093 19
Paid matured shares.....	28,127 54
Dividends paid on withdrawal, or applied on loans.....	33,483 57
Cash dividends paid on income and accumulative prepaid shares	428 88
Paid borrowed money and prior mortgages.....	7,000 00
Paid interest on borrowed money and prior mortgages.....	3,396 26
Paid salaries and clerk-hire.....	7,208 20
Paid advertising, printing and postage.....	1,325 24
Paid rent	1,000 00
Paid banking department, examination.....	84 50
Paid banking department, assessment.....	55 01
Advances for taxes, insurance, etc.....	837 37
Land Bank, advances.....	4,000 00
Office supplies	336 48
Recording fees	743 40
Furniture and fixtures.....	937 56
Land Bank shares.....	2,000 00
Liberty bonds purchased	25,540 00
Cash on hand December 31, 1917.....	26,150 64
	<hr/>
	\$873,025 09

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 20,483½; shares issued during the year, 7,755; shares withdrawn during the year, 6,784½; shares in force, 21,454. Borrowing members, 285, holding 5,920½ shares; non-borrowing members, 2,466, holding 15,533½ shares. Female shareholders, 1,252, holding 9,882½ shares. Total dividends credited members during the year on instalment shares, \$20,943.88; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$19,864.20; rate, 4 per cent. and 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$10,131.97. Entrance fee, 4 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$9,858.82. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 72/100 per cent. Premium paid by borrowing members, 1 56/100 per cent. No premium charged.

Loans have been made in Monroe, New York, Ontario Seneca, Wayne and Yates counties, New York State. Largest mortgage loan outstanding, \$20,000. Mortgages in force in New York State, \$1,000,786.19. No foreclosures during the year.

ORANGE COUNTY

THE BUILDING AND LOAN ASSOCIATION OF NEWBURGH, N. Y.

No. 44 Smith street, Newburgh, N. Y.

[Organised under Law of 1851. Commenced business 1886]

Officers	Names	Post-office addresses
President.....	WILLIAM J. WYGANT.....	44 Smith Street.
Secretary.....	LE GRAND W. PELLETT.....	44 Smith Street.
Treasurer.....	JAMES W. BARNES.....	99 Water Street.
Attorney.....	WILLIAM J. WYGANT.....	44 Smith Street.

ASSETS

Loans on bond and mortgage.....	\$361,850 00
Loans on shares.....	10,110 00
Shares of Land Bank of State of New York.....	2,000 00
Cash on hand and in bank.....	820 50
Furniture and fixtures.....	337 50
Interest, premium, fees and fines due and unpaid.....	194 20
Stationery and supplies.....	40 00
	<hr/>
	\$375,352 20

LIABILITIES

Due shareholders, dues.....	\$221,410 00
Due shareholders, dividends credited.....	31,348 17
Balance to be paid borrowers on mortgage loans.....	8,377 70
Prior mortgages.....	7,750 00
Borrowed money.....	63,660 77
Advances by Land Bank.....	38,000 00
Undivided profits.....	558 41
Guaranty fund (as per section 392 of Banking Law).....	3,880 15
Suspense account.....	367 00
	<hr/>
	\$375,352 20

RECEIPTS

Cash on hand January 1, 1917.....	\$572 12
Dues credited to members.....	60,783 50
Prior mortgages.....	5,550 00
Money borrowed.....	191,764 82
Mortgages redeemed, foreclosed or transferred to real estate..	12,300 00
Loans on shares repaid.....	6,420 00
Fines received.....	282 92
Interest received.....	16,063 89
	<hr/>
	\$293,737 25

DISBURSEMENTS

Loaned on mortgage.....	\$104,720 30
Loaned on shares.....	7,745 00
Dues repaid on withdrawal, or applied on loans.....	21,050 50
Paid matured shares.....	7,389 22
Dividends paid on withdrawal, or applied on loans.....	1,972 05
Cash dividends paid on income and accumulative prepaid shares.....	1,293 75
Paid borrowed money and prior mortgages.....	142,460 35
Paid interest on borrowed money and prior mortgages.....	3,898 87
Paid salaries and clerk-hire.....	750 00
Paid advertising, printing and postage.....	191 58
Paid banking department, examination.....	69 50

Paid banking department, assessment	\$17 08
Officers' bonds	8 00
State League dues and expenses	29 15
Books	25 75
Land Bank share	1,000 00
Adding machine	294 00
Recording	1 65
Cash on hand December 31, 1917	820 50
	<hr/>
	\$293,737 25
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 3,500½; shares issued during the year, 1,180½; shares withdrawn during the year, 544½; shares in force, 4,136½. Borrowing members, 175, holding 1,962 shares; non-borrowing members, 328, holding 2,174½ shares. Female shareholders, 185, holding 1,151 shares. Total dividends credited members during the year on instalment shares, \$9,305.82; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,480.50; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$7,389.22. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,004.48. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 per cent. and 6 per cent. No premium charged.

Loans have been made in Dutchess and Orange counties, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$361,850. No foreclosures during the year.

CO-OPERATIVE LOAN AND SAVINGS SOCIETY

Room 15, Hubbard Building, Port Jervis, N. Y.

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
Vice-President.....	ALMA T. PERRY.....	Port Jervis, N. Y.
Secretary.....	CHARLES E. HOLMES.....	Port Jervis, N. Y.
Treasurer.....	EUGENE F. MAPES.....	Port Jervis, N. Y.
Attorney.....	EDWARD P. JONES.....	Port Jervis, N. Y.

ASSETS

Loans on bond and mortgage.....	\$401,350 00
Loans on shares.....	6,450 00
Stocks and bonds	1,000 00
Contracts for the sale of real estate.....	778 36
Cash on hand and in bank.....	3,054 16
Furniture and fixtures.....	123 60
Interest, premium, fees and fines due and unpaid.....	1,774 62
Advances for taxes, insurance, etc.....	25 52
	<hr/>
	\$414,556 26
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LIABILITIES

Due shareholders, dues	\$373,621 00
Due shareholders, dividends credited.....	22,381 95
Undivided profits	3,789 74
Guaranty fund (as per section 392 of Banking Law).....	5,044 19
Accrued interest	184 93
Due income shareholders, dividends.....	9,534 45
	<hr/>
	\$414,556 26
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RECEIPTS

Cash on hand January 1, 1917.....	\$598 90
Dues credited to members.....	80,895 00
Money borrowed	16,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	30,200 00
Loans on shares repaid.....	3,575 00
Fines received	494 72
Interest received	18,319 90
Premium received	954 28
Dividends retained on withdrawals.....	143 63
Advances repaid	38 10
Contracts for the sale of real estate.....	55 64

\$151,275 17

DISBURSEMENTS

Loaned on mortgage.....	\$87,450 00
Loaned on shares.....	650 00
Dues repaid on withdrawal, or applied on loans.....	29,772 00
Paid matured shares.....	400 00
Dividends paid on withdrawal, or applied on loans.....	3,270 74
Cash dividends paid on income and accumulative prepaid shares	8,209 36
Paid borrowed money and prior mortgages.....	16,000 00
Paid interest on borrowed money and prior mortgages.....	240 49
Paid salaries and clerk-hire.....	867 00
Paid advertising, printing and postage.....	80 37
Paid rent	100 00
Paid banking department, examination.....	35 80
Paid banking department, assessment.....	22 10
Advances for taxes, insurance, etc.....	6 00
State League dues and expenses.....	31 50
Light	6 00
Furniture and fixtures.....	66 00
Sundries	13 65
Liberty bonds purchased.....	1,000 00
Cash on hand December 31, 1917.....	3,054 16

\$151,275 17

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 5,281½; shares issued during the year, 1,069; shares withdrawn during the year, 452; shares in force, 5,898½. Borrowing members, 251, holding 2,039 shares; non-borrowing members, 507, holding 3,859½ shares. Female shareholders, 272, holding 1,167½ shares. Total dividends credited members during the year on instalment shares, \$6,565.06; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$8,070.28; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$400. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,098.52. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5.04 per cent. No premium charged.

Loans have been made in Broome, Orange and Sullivan counties, New York State. Largest mortgage loan outstanding, \$12,000. Mortgages in force in New York State, \$401,350. Two foreclosures during the year.

THE GOSHEN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Goshen, N. Y.

[Organized under Law of 1909. Commenced business 1910]

Officers	Names	Post-office addresses
President.....	PERCY V. D. GOTT.....	Goshen, N. Y.
Secretary.....	CARLTON I. SMITH.....	Goshen, N. Y.
Treasurer.....	RALPH L. McGEOCH.....	Goshen, N. Y.

ASSETS

Loans on bond and mortgage.....	\$71,500 00
Loans on shares.....	950 00
Cash on hand and in bank.....	1,277 38
	<hr/>
	\$73,727 38
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$62,248 00
Due shareholders, dividends credited.....	6,024 80
Balance to be paid borrowers on mortgage loans.....	1,200 00
Undivided profits	3,751 48
Guaranty fund (as per section 392 of Banking Law).....	503 10
	<hr/>
	\$73,727 38
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$5,369 36
Dues credited to members.....	11,792 00
Money borrowed	4,700 00
Mortgages redeemed, foreclosed or transferred to real estate..	4,275 00
Loans on shares repaid.....	50 00
Fees received	40 25
Fines received	44 26
Interest received	3,812 67
Dividends retained on withdrawals.....	115 54
	<hr/>
	\$30,199 08
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$18,850 00
Loaned on shares.....	950 00
Dues repaid on withdrawal, or applied to loans.....	3,165 00
Dividends paid on withdrawal, or applied on loans.....	412 59
Cash dividends paid on income and accumulative prepaid shares	670 00
Paid borrowed money and prior mortgages.....	4,700 00
Paid interest on borrowed money and prior mortgages.....	31 82
Paid salaries and clerk-hire.....	100 00
Paid advertising, printing and postage.....	11 10
Paid banking department, examination.....	26 50
Paid banking department, assessment.....	4 69
Cash on hand December 31, 1917.....	1,277 38
	<hr/>
	\$30,199 08
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Plan, serial. Par value of shares, \$100 and \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 1,017; shares issued during the year, 158; shares withdrawn during the year, 72; shares in force, 1,103. Borrowing members, 37, holding 379 shares; non-borrowing members, 93, holding 724 shares. Female shareholders, 34, holding 185 shares. Total dividends credited members during the year on instalment shares, \$2,379.07; rate, 6 per

cent. Total dividends credited or paid in cash to members during the year on other shares, \$670; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$111.10. Unpaid, none. No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Orange county, New York State. Largest mortgage loan outstanding, \$8,000. Mortgages in force in New York State, \$70,300. No foreclosures during the year.

HOMESTEAD BUILDING AND LOAN ASSOCIATION

No. 63 North street, Middletown, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	FRED S. ROGERS.....	Middletown, N. Y.
Secretary.....	H. J. LEONARD.....	Middletown, N. Y.
Treasurer.....	ARCHIBALD TAYLOR.....	Middletown, N. Y.
Attorney.....	THOMAS C. ROGERS.....	Middletown, N. Y.

ASSETS

Loans on bond and mortgage.....	\$257,215 00
Loans on shares.....	18,900 00
Stocks and bonds.....	17,750 00
Cash on hand and in bank.....	11,926 64
Furniture and fixtures.....	50 00
Advances for taxes, insurance, etc.....	137 00
Instalments due and unpaid.....	\$4,713 25
Interest, premium, fees and fines due and unpaid..	1,861 45
	<u>\$305,978 64</u>

LIABILITIES

Due shareholders, dues.....	\$221,738 75
Due shareholders, dividends credited.....	54,953 99
Balance to be paid borrowers on mortgage loans.....	51 07
Undivided profits	13,413 68
Guaranty fund (as per section 392 of Banking Law).....	14,000 00
Payments on Liberty bonds.....	1,821 15
	<u>\$305,978 64</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$29,613 88
Dues credited to members	41,727 45
Mortgages redeemed, foreclosed or transferred to real estate..	18,000 00
Loans on shares repaid.....	5,195 00
Fees received	39 25
Fines received	17 82
Interest received	14,359 10
Premium received	1,533 48
Dividends retained on withdrawals.....	178 23
Liberty bonds sold.....	18,382 05
	<u>\$129,046 26</u>

DISBURSEMENTS

Loaned on mortgage.....	\$44,618 93
Loaned on shares.....	4,660 00
Dues repaid on withdrawal, or applied on loans.....	5,282 00
Paid matured shares.....	26,660 88

Dividends paid on withdrawal, or applied on loans.....	\$592 78
Paid salaries and clerk-hire.....	625 00
Paid advertising, printing and postage.....	40 21
Paid rent	66 00
Paid banking department, examination.....	22 67
Paid banking department, assessment.....	43 25
Officers' bonds	40 00
Advances for taxes, insurance, etc.....	137 00
State League dues.....	7 00
Liberty bonds purchased.....	34,310 90
Livery	10 00
Safe deposit box.....	3 00
Cash on hand December 31, 1917.....	11,926 64
	<hr/>
	\$129,046 26
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 3,449; shares issued during the year, 447; shares withdrawn during the year, 316; shares in force, 3,580. Borrowing members, 110, holding 1,340 shares: non-borrowing members, 290, holding 2,240 shares. Female shareholders, 159, holding 817 shares. Total dividends credited members during the year on instalment shares, \$14,337.59; rate, 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$26,660.88. Entrance fee, 10 cents per share; maximum, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$791.21. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Orange county, New York State. Largest mortgage loan outstanding, \$7,000. Mortgages in force in New York State, \$257,215. No foreclosures during the year.

THE ORANGE COUNTY BUILDING AND LOAN ASSOCIATION, No. 2

No. 114 Pike street, Port Jervis, N. Y.

[Organized under Law of 1851. Commenced business 1886]

Officers	Names	Post-office addresses
President.....	WILLIAM S. BEVANS.....	9 Ball Street.
Secretary.....	JOHN J. D'LEY.....	42 Sussex Street.
Treasurer.....	CHARLES L. CUNNINGHAM.....	9 Lyman Street.
Attorney.....	WILLIAM P. GREGG.....	Hubbard Building.

ASSETS

Loans on bond and mortgage.....	\$331,400 00
Stocks and bonds.....	1,000 00
Real estate	1,473 20
Cash on hand and in bank.....	3,730 34
Furniture and fixtures.....	35 00
	<hr/>
	\$337,638 54
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$291,707 76
Due shareholders, dividends credited.....	16,674 88
Balance to be paid borrowers on mortgage loans.....	3,100 00
Borrowed money	6,000 00
Undivided profits	16,009 36
Guaranty fund (as per section 392 of Banking Law).....	4,146 54
	<hr/>
	\$337,638 54
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$3,519 88
Dues credited to members.....	73,795 37
Money borrowed	6,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	29,300 00
Fees received	46 00
Fines received	307 26
Interest received	15,800 12
Rent received	156 00
Advances repaid	19 25
Judgment	61 50
	<hr/>
	\$129,005 38
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DISBURSEMENTS

Loaned on mortgage.....	\$76,200 00
Dues repaid on withdrawal, or applied on loans.....	31,255 17
Paid matured shares.....	5,425 23
Dividends paid on withdrawal, or applied on loans.....	1,485 52
Cash dividends paid on income and accumulative prepaid shares	7,076 05
Paid interest on borrowed money and prior mortgages.....	45 00
Paid for real estate.....	1,907 76
Paid salaries and clerk-hire.....	634 00
Paid advertising, printing and postage.....	25 05
Paid rent	75 00
Paid repairs to real estate.....	27 73
Paid taxes, insurance, etc.....	35 86
Paid banking department, examination.....	28 75
Paid banking department, assessment.....	17 92
Officers' bonds	22 00
State League dues.....	7 00
Light	7 00
Liberty bonds purchased.....	1,000 00
Cash on hand December 31, 1917.....	3,730 34
	<hr/>
	\$129,005 38
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 4,476½; shares issued during the year, 1,148; shares withdrawn during the year, 727; shares in force, 4,897½. Borrowing members, 193, holding 1,657 shares; non-borrowing members, 568, holding 3,240½ shares. Female shareholders, 242, holding 1,397½ shares. Total dividends credited members during the year on instalment shares, \$5,449.16; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$7,218.62; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$5,425.23. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$770.05. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 1/25 per cent. No premium charged.

Loans have been made in Orange, Sullivan and Ulster counties, New York State. Largest mortgage loan outstanding, \$22,000. Morgages in force in New York State, \$331,400. One foreclosure during the year.

PORT JERVIS REAL ESTATE AND LOAN ASSOCIATION

No. 95 Pike street, Port Jervis, N. Y.

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	ALBERT T. PORTER.....	65 Sussex Street.
Secretary.....	EMMET A. BROWNE.....	18 Ferguson Avenue
Treasurer.....	THEODORE LUDLUM.....	118 Ball Street.
Attorney.....	FRANK LYBOLT.....	Hubbard Building.

ASSETS

Loans on bond and mortgage.....	\$1, 052, 000 00
Loans on shares.....	28, 975 00
Stocks and bonds.....	1, 000 00
Contracts for the sale of real estate.....	2, 713 00
Real estate	28, 796 13
Cash on hand and in bank.....	43, 268 47
Furniture and fixtures.....	1, 059 82
Advances for taxes, insurance, etc.....	65 50
Due for real estate repairs.....	579 09
	<hr/>
	\$1, 158, 457 01

LIABILITIES

Due shareholders, dues.....	\$1, 031, 562 25
Due shareholders, dividends credited.....	95, 520 88
Balance to be paid borrowers on mortgage loans.....	2, 500 00
Undivided profits	8, 828 65
Guaranty fund (as per section 392 of Banking Law).....	20, 045 23
	<hr/>
	\$1, 158, 457 01

RECEIPTS

Cash on hand January 1, 1917.....	\$33, 576 12
Dues credited to members.....	209, 453 34
Mortgages redeemed, foreclosed or transferred to real estate..	99, 108 00
Loans on shares repaid.....	10, 375 00
Real estate sold.....	3, 734 00
Fees received	83 00
Fines received	693 80
Interest received	47, 437 02
Premium received	3, 125 21
Rent received	2, 147 41
Advances repaid	516 13
Six per cent on back dues.....	97 27
	<hr/>
	\$410, 346 30

DISBURSEMENTS

Loaned on mortgage.....	\$209, 258 00
Loaned on shares.....	18, 802 00
Dues repaid on withdrawal, or applied on loans.....	95, 803 90
Dividends paid on withdrawal, or applied on loans.....	7, 908 95
Cash dividends paid on income and accumulative prepaid shares	26, 894 77
Paid salaries and clerk-hire.....	2, 994 20
Paid advertising, printing and postage.....	139 93
Paid rent	80 00
Paid repairs to real estate.....	1, 825 34
Paid taxes, insurance, etc.....	1, 132 07
Paid banking department, examination.....	61 39
Paid banking department, assessment.....	65 43
Officers' bonds	48 00

State League dues	\$14 00
Commissions on real estate sold	9 38
Auditors	30 00
Expenses to State League.....	50 00
Liberty bonds purchased.....	1,000 00
Coal, supplies, etc.....	960 47
Cash on hand December 31, 1917.....	43,268 47
	<hr/>
	\$410,346 30
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 15,862; shares issued during the year, 2,869; shares withdrawn during the year, 1,548; shares in force, 17,183. Borrowing members, 532, holding 5,047 shares; non-borrowing members, 1,225, holding 12,136 shares. Female shareholders, 829, holding 6,492½ shares. Total dividends credited members during the year on instalment shares, \$14,092.25; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$31,148.10; rate, 4½ per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,037.12. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. No premium charged.

Loans have been made in Orange, Rockland and Sullivan counties, New York State, and in Pennsylvania. Largest mortgage loan outstanding, \$24,000. Mortgages in force in New York State, \$1,039,600. No foreclosures during the year.

PORT JERVIS SAVINGS AND LOAN ASSOCIATION, No. 1

Room 14, Farnum Building, Pike street, Port Jervis, N. Y.

[Organized under Law of 1851. Commenced business 1868]

Officers	Names	Post-office addresses
President.....	WILLIAM H. NEARPASS.....	4 Catherine Street.
Secretary.....	FRANK VAN FLEET.....	16 Kingston Avenue.
Treasurer.....	AUGUSTUS P. ALTEMEIER.....	4 West Broome Street.
Attorneys.....	C. E. & S. M. CUDDEBACK.....	Room 7, Farnum Bldg.

ASSETS

Loans on bond and mortgage.....	\$188,025 00
Loans on shares.....	3,155 00
Stocks and bonds.....	600 00
Contracts for the sale of real estate.....	2,252 65
Cash on hand and in bank.....	1,833 07
Furniture and fixtures.....	320 00
Interest, premium, fees and fines due and unpaid.....	992 70
Advances for taxes, insurance, etc.....	27 60
	<hr/>
	\$197,206 02
	<hr/>

LIABILITIES

Due shareholders, dues	\$166,020 60
Due shareholders, matured shares.....	1,447 00
Due shareholders, dividends credited.....	23,847 63
Undivided profits	241 94
Guaranty fund (as per section 392 of Banking Law).....	4,232 11
Suspense account	1,416 74
	<hr/>
	\$197,206 02
	<hr/>

286 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

RECEIPTS

Cash on hand January 1, 1917.....	\$6,417 60
Dues credited to members.....	31,364 22
Money borrowed	2,400 00
Mortgages redeemed, foreclosed or transferred to real estate..	37,750 00
Loans on shares repaid.....	1,515 00
Fees received	8 00
Fines received	77 39
Interest received	7,629 41
Premium received	885 25
Dividends retained on withdrawals.....	36
Contracts for the sale of real estate.....	100 30
Suspense account	1,416 74
	<hr/>
	\$89,564 27
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DISBURSEMENTS

Loaned on mortgage	\$26,425 00
Loaned on shares	2,295 00
Dues repaid on withdrawal, or applied on loans.....	30,664 05
Paid matured shares	18,400 00
Dividends paid on withdrawal, or applied on loans.....	4,187 57
Cash dividends paid on income and accumulative prepaid shares	1,940 66
Paid borrowed money and prior mortgages.....	2,400 00
Paid interest on borrowed money and prior mortgages.....	156 63
Paid salaries and clerk-hire.....	382 35
Paid advertising, printing and postage.....	16 95
Paid rent	75 00
Paid banking department, examination.....	28 75
Paid banking department, assessment.....	13 48
Officers' bonds	10 00
Advances for taxes, insurance, etc.....	18 00
State League dues.....	7 00
Legal expense	36 25
Light	5 00
Repairs	65 00
Cleaning.	4 51
Liberty bonds purchased.....	600 00
Cash on hand December 31, 1917.....	1,833 07
	<hr/>
	\$89,564 27
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 1,890 $\frac{1}{4}$; shares issued during the year, 206 $\frac{1}{8}$; shares withdrawn during the year, 372; shares in force, 1,724 $\frac{3}{8}$. Borrowing members, 125, holding 921 $\frac{1}{8}$ shares; non-borrowing members, 137, holding 803 $\frac{1}{4}$ shares. Female shareholders, 74, holding 503 $\frac{1}{8}$ shares. Total dividends credited members during the year on instalment shares, \$5,609.20; rate, 4 $\frac{1}{2}$ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,359.16; rate, 4 per cent. and 4 $\frac{1}{2}$ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$19,784. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$565.81. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 $\frac{1}{25}$ per cent. No premium charged.

Loans have been made in Orange county, New York State. Largest mortgage loan outstanding, \$24,000. Mortgages in force in New York State, \$188,025. No foreclosures during the year.

**UNION BUILDING AND LOAN ASSOCIATION OF THE TOWN OF WOOD-
BURY, COUNTY OF ORANGE, STATE OF NEW YORK**

Central Valley, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	GEORGE CORNELL.....	Central Valley, N. Y.
Secretary.....	W. M. GILDERSLEEVE.....	Central Valley, N. Y.
Treasurer.....	J. M. BARNES.....	Central Valley, N. Y.
Attorneys.....	J. W. & PERCY V. D. GOTT.....	Goshen, N. Y.

ASSETS

Loans on bond and mortgage.....	\$104,100 00
Loans on shares.....	3,853 00
Stocks and bonds.....	2,000 00
Real estate	6,646 44
Cash on hand and in bank.....	3,152 28
Furniture and fixtures.....	45 00
Interest, premium, fees and fines due and unpaid.....	1,703 54
Advances for taxes, insurance, etc.....	202 76
Loan to savings and loan association.....	2,000 00
	<hr/>
	\$123,703 02

LIABILITIES

Due shareholders, dues	\$83,044 00
Due shareholders, matured shares.....	2,000 00
Due shareholders, dividends credited.....	16,239 12
Borrowed money	12,690 00
Undivided profits	4,565 65
Guaranty fund (as per section 392 of Banking Law).....	5,089 25
Accrued interest	75 00
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	\$123,703 02

RECEIPTS

Cash on hand January 1, 1917.....	\$5,335 30
Dues credited to members.....	15,832 00
Money borrowed	4,765 00
Mortgages redeemed, foreclosed or transferred to real estate..	25,230 00
Loans on shares repaid.....	1,325 00
Fees received	50
Fines received	557 20
Interest received	7,216 62
Dividends retained on withdrawals.....	94 53
Advances repaid	167 60
Taxes refunded	6 50
	<hr/>
	\$60,530 25

DISBURSEMENTS

Loaned on mortgage.....	\$14,980 00
Loaned on shares	1,368 00
Dues repaid on withdrawal, or applied on loans.....	7,204 00
Paid matured shares	19,228 22
Dividends paid on withdrawal, or applied on loans.....	2,215 66
Paid borrowed money and prior mortgages.....	3,700 00
Paid interest on borrowed money and prior mortgages.....	778 44
Paid for real estate	2,000 00
Paid salaries and clerk-hire.....	325 00
Paid advertising, printing and postage.....	26 25
Paid rent	60 00

Paid repairs to real estate.....	\$28 55
Paid taxes, insurance, etc.....	87 87
Paid banking department, examination.....	22 50
Paid banking department, assessment.....	8 09
Advances for taxes, insurance, etc.....	191 15
State League dues.....	6 00
Improvements to real estate.....	1, 146 44
Recording deed	1 20
Loaned to savings and loan association.....	2,000 00
Liberty bonds purchased	2,000 00
Cash on hand December 31, 1917.....	3, 152 28
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	\$60, 530 25
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 1,420; shares issued during the year, 217; shares withdrawn during the year, 216; shares in force, 1,421. Borrowing members, 58, holding 596 shares; non-borrowing members, 150, holding 825 shares. Female shareholders, 94 holding 606 shares. Total dividends credited members during the year on instalment shares, \$5,730.74; rate, 5 7/10 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$15,174.25. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$417.25. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Orange county, New York State. Largest mortgage loan outstanding, \$12,000. Mortgages in force in New York State. \$104,100. One foreclosure during the year.

WARWICK, MONROE AND CHESTER BUILDING AND LOAN ASSOCIATION

No. 2 Lake street, Monroe, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	JOHN H. CARPENTER.....	Monroe, N. Y.
Secretary.....	GEO. C. ROGERS.....	Monroe, N. Y.
Treasurer.....	GEORGE M. ROE.....	Chester, N. Y.
Attorney.....	M. N. KANE.....	Warwick, N. Y.

ASSETS

Loans on bond and mortgage.....	\$193, 480 00
Loans on shares.....	5, 645 00
Stocks and bonds.....	10, 000 00
Cash on hand and in bank.....	9, 504 19
Furniture and fixtures.....	95 00
Interest, premium, fees and fines due and unpaid.....	2, 030 78
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	\$220, 754 97
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LIABILITIES

Due shareholders, dues	\$179, 140 82
Due shareholders, dividends credited.....	37, 828 54
Guaranty fund (as per section 392 of Banking Law)	3, 785 61
	<hr/>
	\$220, 754 97
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RECEIPTS

Cash on hand January 1, 1917.....	\$11,823 17
Dues credited to members.....	39,582 35
Money borrowed	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	12,950 00
Loans on shares repaid.....	1,830 00
Fines received	111 46
Interest received	10,593 63
Dividends retained on withdrawals.....	359 13
Advances repaid	425 43
Cancelled dividend	1 00
	<hr/>
	\$79,676 11

DISBURSEMENTS

Loaned on mortgage.....	\$30,500 00
Loaned on shares.....	1,865 00
Dues repaid on withdrawal, or applied on loans.....	6,434 00
Paid matured shares.....	15,609 00
Dividends paid on withdrawal, or applied on loans.....	1,092 35
Paid borrowed money and prior mortgages.....	3,650 00
Paid interest on borrowed money and prior mortgages.....	41 33
Paid salaries and clerk-hire.....	370 00
Paid advertising, printing and postage.....	112 83
Paid rent	60 00
Paid banking department, examination.....	22 50
Paid banking department, assessment.....	12 66
Officers' bonds	28 00
Recording mortgages and mortgage taxes.....	177 00
State League dues.....	6 00
Attorney's fees	190 00
Express	91
Profit and loss.....	34
Liberty bonds purchased.....	10,000 00
Cash on hand December 31, 1917.....	9,504 19
	<hr/>
	\$79,676 11

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 3,002; shares issued during the year, 409; shares withdrawn during the year, 242; shares in force, 3,259. Borrowing members, 153, holding 1,051 shares; non-borrowing members, 325, holding 2,208 shares. Female shareholders, 180, holding 739 shares. Total dividends credited members during the year on instalment shares, \$10,118.59; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$15,609. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$578.08. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 1/10 per cent. and 6 per cent. No premium charged.

Loans have been made in Orange county, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$193,480. No foreclosures during the year.

ORLEANS COUNTY

MEDINA SAVINGS AND LOAN ASSOCIATION

City Hall, Main street, Medina, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	WILLIAM U. LEE.....	Medina, N. Y.
Secretary.....	HARRY F. WELTON.....	Medina, N. Y.
Treasurer.....	GEORGE A. NEWELL.....	Medina, N. Y.
Attorney.....	FRED L. DOWNS.....	Medina, N. Y.

ASSETS

Loans on bond and mortgage.....	\$352,962 50
Stocks and bonds.....	2,000 00
Cash on hand and in bank.....	12,647 88
Instalments due and unpaid.....	\$1,751 25
Interest, premium, fees and fines due and unpaid..	2,190 18
	<hr/>
	\$367,610 38

LIABILITIES

Due shareholders, dues.....	\$312,026 00
Due shareholders, dividends credited.....	40,981 60
Undivided profits	5,102 78
Guaranty fund (as per section 392 of Banking Law).....	9,500 00
	<hr/>
	\$367,610 38

RECEIPTS

Cash on hand January 1, 1917.....	\$24,546 69
Dues credited to members.....	101,029 50
Money borrowed	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	42,227 60
Fees received	451 75
Fines received	857 34
Interest received	20,710 20
	<hr/>
	\$194,823 08

DISBURSEMENTS

Loaned on mortgage	\$55,855 00
Dues repaid on withdrawal, or applied on loans.....	44,541 00
Paid matured shares	70,016 25
Dividends paid on withdrawal, or applied on loans.....	3,278 05
Paid borrowed money and prior mortgages.....	5,000 00
Paid interest on borrowed money and prior mortgages.....	15 28
Paid salaries and clerk-hire.....	1,140 00
Paid advertising, printing and postage.....	202 71
Paid rent	24 00
Paid banking department, examination.....	72 41
Paid banking department, assessment.....	22 50
State League dues.....	8 00
Liberty bonds purchased.....	2,000 00
Cash on hand December 31, 1917.....	12,647 88
	<hr/>
	\$194,823 08

Plan, serial. Par value of shares, \$130. Instalments are 25 cents weekly.
 Shares in force January 1, 1917, 8,052; shares issued during the year, 1,807;
 shares withdrawn during the year, 2,218; shares in force, 7,641. Borrowing

members, 308, holding 1,908 shares; non-borrowing members, 961, holding 5,733 shares. Female shareholders, 605, holding 2,476 shares. Total dividends credited members during the year on instalment shares, \$20,318.10; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$70,016.25. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,366.71. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Erie, Niagara and Orleans counties, New York State. Largest mortgage loan outstanding, \$9,750. Mortgages in force in New York State, \$352,962.50. No foreclosures during the year.

ORLEANS COUNTY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Albion, N. Y.

[Organized under Law of 1897. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	WARREN THOMPSON.....	Albion, N. Y.
Secretary.....	HERBERT L. KEOWN.....	Albion, N. Y.
Treasurer.....	WILLIAM B. DYE.....	Albion, N. Y.
Attorney.....	HERBERT T. REED.....	Albion, N. Y.

ASSETS

Loans on bond and mortgage.....	\$5,300 00
Cash on hand and in bank.....	1,447 11
	\$6,747 11

LIABILITIES

Due shareholders, dues.....	\$5,650 00
Due shareholders, dividends credited.....	821 14
Undivided profits	98
Guaranty fund (as per section 392 of Banking Law).....	274 99
	\$6,747 11

RECEIPTS

Cash on hand January 1, 1917.....	\$1,154 03
Dues credited to members.....	845 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,000 00
Interest received	337 00
	\$3,336 03

DISBURSEMENTS

Loaned on mortgage	\$400 00
Dues repaid on withdrawal, or applied on loans.....	1,206 00
Dividends paid on withdrawal, or applied on loans.....	161 84
Paid salaries and clerk-hire.....	100 00
Paid rent	6 00
Paid banking department, examination.....	13 50
Paid banking department, assessment.....	1 58
Cash on hand December 31, 1917.....	1,447 11
	\$3,336 03

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
Shares in force January 1, 1917, 144; shares issued during the year, 5; shares withdrawn during the year, 15; shares in force, 134. Borrowing members, 4, holding 30 shares; non-borrowing members, 24, holding 104 shares. Female shareholders, 4, holding 11 shares. Total dividends credited members during the year on instalment shares, \$206.37; rate, 4 per cent.
No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$106. Unpaid, none.
No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.
Loans have been made in Orleans county, New York State. Largest mortgage loan outstanding, \$2,500. Mortgages in force in New York State, \$5,300. No foreclosures during the year.

OSWEGO COUNTY

THE DIME BUILDING AND LOAN ASSOCIATION

No. 153 West Second street, Oswego, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	CHAUNCEY C. PLACE.....	Oswego, N. Y.
Secretary.....	WEBB G. COOPER.....	Oswego, N. Y.
Treasurer.....	GEORGE H. CLEAVER.....	Oswego, N. Y.
Attorney.....	LOUIS C. ROWE.....	Oswego, N. Y.

ASSETS

Loans on bond and mortgage.....	\$844,430 00
Loans on shares.....	20,940 00
Stocks and bonds.....	48,200 00
Shares of Land Bank of State of New York.....	2,000 00
Contracts for the sale of real estate.....	1,457 63
Real estate	23,375 42
Cash on hand and in bank.....	11,866 01
Furniture and fixtures.....	1,900 00
Interest, premium, fees and fines due and unpaid.....	5,403 79
Advances for taxes, insurance, etc.....	2,552 44
Contract loans	4,575 00
Accrued rent	365 33
	<hr/>
	\$967,065 62

LIABILITIES

Due shareholders, dues.....	\$735,041 32
Due shareholders, dividends credited.....	127,933 00
Balance to be paid borrowers on mortgage loans.....	1,825 00
Borrowed money	20,000 00
Advances by Land Bank.....	18,000 00
Undivided profits	31,833 05
Guaranty fund (as per section 392 of Banking Law).....	22,650 00
Liberty loan instalments.....	9,380 00
Special deposits	388 25
Insurance money	15 00
	<hr/>
	\$967,065 62

RECEIPTS

Cash on hand January 1, 1917.....	\$18,801 78
Dues credited to members.....	281,530 30
Money borrowed	21,600 00

Mortgages redeemed, foreclosed or transferred to real estate..	\$88,657 50
Loans on shares repaid.....	48,310 00
Real estate sold.....	2,836 50
Fees received	379 60
Fines received	96 19
Interest received	44,917 94
Premium received	17,626 01
Rent received	710 00
Dividends retained on withdrawals.....	2,348 50
Advances repaid	1,487 86
Real estate profit.....	963 50
Furniture and fixtures.....	100 00
Special deposits	2,522 50
Fire insurance	1,491 63
Bonds sold	1,550 00
Contract loans	1,300 00
Contract for the sale of real estate.....	147 73
Dividend, Land Bank	25 00
Cash over	41 90

\$537,444 44

DISBURSEMENTS

Loaned on mortgage.....	\$114,525 00
Loaned on shares	17,800 00
Dues repaid on withdrawal, or applied on loans.....	175,760 89
Paid matured shares.....	65,700 00
Dividends paid on withdrawal, or applied on loans.....	47,406 87
Cash dividends paid on income and accumulative prepaid shares	11,644 06
Paid borrowed money and prior mortgages.....	21,600 00
Paid interest on borrowed money and prior mortgages.....	1,813 34
Paid for real estate.....	11,341 42
Paid salaries and clerk-hire.....	4,136 59
Paid advertising, printing and postage.....	435 33
Paid repairs to real estate.....	151 23
Paid taxes, insurance, etc.....	916 17
Paid banking department, assessment.....	55 75
Advances for taxes, insurance, etc.....	2,097 33
Land Bank, advances.....	2,000 00
Land Bank share.....	1,000 00
Liberty bonds purchased.....	40,370 00
Special deposit	2,172 50
Fire insurance	2,176 63
Loss, foreclosure	1,413 90
Light and heat.....	334 65
Sundry expense	617 30
Interest returned	38 22
Cash short	71 25
Cash on hand December 31, 1917.....	11,866 01

\$537,444 44

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 27,519; shares issued during the year, 6,101; shares withdrawn during the year, 5,517; shares in force, 28,103. Borrowing members, 821, holding 8,579 shares; non-borrowing members, 1,886, holding 19,524 shares. Female shareholders, 1,220, holding 10,671 shares. Total dividends credited members during the year on instalment shares, \$41,566.78; rate, 7 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$11,648.13; rate, 3½ per cent. and 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$65,700. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$5,579.62. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 10 cents per share per week. Premium paid by borrowing members, 4 cents per share per week.

Loans have been made in Cayuga, Jefferson, Onondaga and Oswego counties, New York State. Largest mortgage loan outstanding, \$10,000. Mortgages in force in New York State, \$844,430. Four foreclosures during the year.

FRONTIER PERMANENT BUILDING AND LOAN ASSOCIATION

No. 32 Arcade Building, East Bridge street, Oswego, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	WILLIAM H. QUIGLEY.....	Oswego, N. Y.
Secretary.....	EDWARD KELLY.....	Oswego, N. Y.
Treasurer.....	CHARLES R. MARSDEN.....	Oswego, N. Y.
Attorney.....	THOMAS H. KING.....	Oswego, N. Y.

ASSETS

Loans on bond and mortgage.....	\$38,200 00
Loans on shares.....	1,900 00
Stocks and bonds.....	1,003 25
Contracts for the sale of real estate.....	400 00
Cash on hand and in bank.....	1,966 92
Furniture and fixtures.....	75 00

\$43,545 17

LIABILITIES

Due shareholders, dues.....	\$33,592 39
Due shareholders, dividends credited.....	8,202 87
Undivided profits	480 57
Guaranty fund (as per section 392 of Banking Law).....	1,053 34
Liberty bond instalments.....	216 00

\$43,545 17

RECEIPTS

Dues credited to members.....	\$10,081 19
Mortgages redeemed, foreclosed or transferred to real estate..	3,400 00
Loans on shares repaid.....	2,150 00
Fees received	22 50
Interest received	1,828 50
Premium received	881 01
Advances repaid	10 98
Liberty bonds, instalments.....	216 00
Refund	12 50

\$18,602 68

DISBURSEMENTS

Loaned on mortgage.....	\$5,950 00
Loaned on shares.....	2,600 00
Dues repaid on withdrawal, or applied on loans.....	5,609 79
Dividends paid on withdrawal, or applied on loans.....	461 72
Paid salaries and clerk-hire.....	244 48
Paid advertising, printing and postage.....	2 00
Paid rent	60 00

Paid banking department, assessment	\$3 22
Officers' bonds	10 00
State League dues.....	3 00
Liberty bonds purchased.....	1,003 25
Overdraft	622 96
Mortgage tax	29 50
Gas	6 69
Office repairs	26 15
Insurance	2 00
Janitor	1 00
Cash on hand December 31, 1917.....	1,966 92
	<hr/>
	\$18,602 68
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 1,596; shares issued during the year, 251; shares withdrawn during the year, 52; shares in force, 1,795. Borrowing members, 41, holding 518 shares; non-borrowing members, 72, holding 1,277 shares. Female shareholders, 30, holding 489 shares. Total dividends credited members during the year on instalment shares, \$2,228.25; rate, 6 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$355.32. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 2¾ per cent.

Loans have been made in Oswego county, New York State. Largest mortgage loan outstanding, \$2,400. Mortgages in force in New York State, \$38,200. No foreclosures during the year.

LAKE CITY BUILDING AND LOAN ASSOCIATION

No. 32 Arcade Building, East Bridge street, Oswego, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	JAMES K. STOCKWELL.....	Oswego, N. Y.
Secretary.....	EDWARD KELLY.....	Oswego, N. Y.
Treasurer.....	WILLIAM H. KING.....	Oswego, N. Y.
Attorney.....	THOMAS H. KING.....	Oswego, N. Y.

ASSETS

Loans on bond and mortgage.....	\$220,055 00
Loans on shares.....	4,750 00
Stocks and bonds.....	2,007 50
Contracts for the sale of real estate.....	4,350 00
Real estate	10,141 54
Cash on hand and in bank.....	5,604 92
Furniture and fixtures.....	223 30
	<hr/>
	\$247,132 26
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LIABILITIES

Due shareholders, dues.....	\$176,992 28
Due shareholders, dividends credited.....	59,724 93
Undivided profits	24 05
Guaranty fund (as per section 392 of Banking Law).....	9,768 00
Liberty bond instalments.....	623 00
	<hr/>
	\$247,132 26
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$127 05
Dues credited to members.....	41,173 37
Mortgages redeemed, foreclosed or transferred to real estate..	20,745 00
Loans on shares repaid.....	3,650 00
Fees received	58 45
Interest received	11,675 89
Premium received	5,579 10
Dividends retained on withdrawals.....	22 67
Advances repaid	25 88
Mortgage taxes	69 50
Contracts for the sale of real estate.....	200 00
Profit and loss, real estate.....	246 30
Instalments on Liberty bonds.....	623 00
	<hr/>
	\$84,196 21

DISBURSEMENTS

Loaned on mortgage.....	\$9,250 00
Loaned on shares.....	5,800 00
Dues repaid on withdrawal, or applied on loans.....	38,170 24
Dividends paid on withdrawal, or applied on loans.....	12,420 58
Cash dividends paid on income and accumulative prepaid shares	1,358 33
Paid for real estate	7,800 00
Paid salaries and clerk-hire.....	840 00
Paid advertising, printing and postage.....	11 90
Paid rent	96 00
Paid repairs to real estate.....	132 73
Paid taxes, insurance, etc.....	501 09
Paid banking department, assessment.....	15 34
Officers' bonds	12 00
State League dues.....	7 00
Gas	8 77
Mortgage taxes	38 00
Cash, error	5 65
Legal expense	22 94
Office repairs	37 15
Interest refunded	28 89
Insurance and taxes account.....	64
Janitor	7 00
Refund, rent	19 54
Liberty bonds purchased.....	2,007 50
Cash on hand December 31, 1917.....	5,604 92
	<hr/>
	\$84,196 21

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 6,638; shares issued during the year, 241; shares withdrawn during the year, 308; shares in force, 6,571. Borrowing members, 168, holding 2,819 shares; non-borrowing members, 276, holding 3,752 shares. Female shareholders, 120, holding 1,853 shares. Total dividends credited members during the year on instalment shares, \$13,294.90; rate, 6½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,358.33; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,019.82. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 2¾ per cent.

Loans have been made in Oswego county, New York State. Largest mortgage loan outstanding, \$9,000. Mortgages in force in New York State, \$220,055. Two foreclosures during the year.

RECIPROCITY BUILDING AND LOAN ASSOCIATION

No. 22 Arcade Building, East Bridge street, Oswego, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	EDGAR E. SHANNON.....	54 West Albany Street.
Secretary.....	J. W. O'CONNER.....	89 East Mohawk Street.
Treasurer.....	THOMAS PEARSON.....	83 East Second Street.
Attorney.....	JOHN J. WHITE.....	207 West First Street.

ASSETS

Loans on bond and mortgage.....	\$192,775 00
Stocks and bonds.....	3,000 00
Contracts for the sale of real estate.....	750 00
Real estate	2,326 46
Cash on hand and in bank.....	1,501 80
Furniture and fixtures.....	25 00
Interest, premium, fees and fines due and unpaid.....	290 00
Advances for taxes, insurance, etc.....	394 92
	<hr/>
	\$201,063 18

LIABILITIES

Due shareholders, dues.....	\$158,327 98
Due shareholders, dividends credited.....	32,919 05
Borrowed money	1,900 00
Undivided profits	22 17
Guaranty fund (as per section 392 of Banking Law).....	5,875 58
Unearned or rebatable premium.....	2,018 40
	<hr/>
	\$201,063 18

RECEIPTS

Cash on hand January 1, 1917.....	\$286 07
Dues credited to members.....	40,482 66
Money borrowed	1,900 00
Mortgages redeemed, foreclosed or transferred to real estate..	19,650 00
Fees received	28 95
Interest received	9,577 70
Premium received	982 36
Rent received	26 00
Profit and loss.....	27 41
Error, dues and dividends accounts.....	100 00
	<hr/>
	\$73,061 15

DISBURSEMENTS

Loaned on mortgage.....	\$16,275 00
Dues repaid on withdrawal, or applied on loans.....	40,166 43
Dividends paid on withdrawal, or applied on loans.....	7,884 36
Cash dividends paid on income and accumulative prepaid shares	1,187 50
Paid for real estate.....	1,362 28
Paid salaries and clerk-hire.....	951 50
Paid advertising, printing and postage.....	15 45
Paid rent	90 00
Paid banking department, examination.....	42 00
Paid banking department, assessment.....	12 80
Officers' bonds	5 40
Advances for taxes, insurance, etc.....	394 92
State League dues.....	6 00
Cleaning vault	12 00
Foreclosure	40 00

Premiums rebated	\$66 25
Janitor	16 00
Lights	6 46
Attorney	25 00
Liberty bonds purchased.....	3,000 00
Cash on hand December 31, 1917.....	1,501 80
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	\$73,061 15
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 6,136; shares issued during the year, 389½; shares withdrawn during the year, 807½; shares in force, 5,718. Borrowing members, 246, holding 1,977 shares; non-borrowing members, 247, holding 3,741 shares. Female shareholders, 145, holding 1,395½ shares. Total dividends credited members during the year on instalment shares, \$7,867.58; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,187.50; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year \$1,127.81. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 4 cents per share per week.

Loans have been made in Oswego county, New York State. Largest mortgage loan outstanding, \$2,900. Mortgages in force in New York State, \$192,775. One foreclosure during the year.

THE SECURITY BUILDING AND LOAN ASSOCIATION

No. 12 East Bridge street, Oswego, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	CHARLES W. RICHARDS.....	Oswego, N. Y.
Secretary.....	WARREN M. CARRIER.....	Oswego, N. Y.
Treasurer.....	FRED M. RILEY.....	Oswego, N. Y.
Attorney.....	UDELLE BARTLETT.....	Oswego, N. Y.

ASSETS

Loans on bond and mortgage.....	\$376,140 00
Loans on shares.....	46,380 00
Stocks and bonds.....	12,500 00
Real estate	18,069 93
Cash on hand and in bank.....	15,985 12
Furniture and fixtures.....	374 00
Interest, premium, fees and fines due and unpaid.....	3,854 90
Advances for taxes, insurance, etc.....	746 52
	<hr/>
	\$474,050 47
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$356,554 04
Due shareholders, dividends credited.....	94,239 76
Balance to be paid borrowers on mortgage loans.....	600 00
Undivided profits	11,106 67
Guaranty fund (as per section 392 of Banking Law).....	11,550 00
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	\$474,050 47
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RECEIPTS

Cash on hand January 1, 1917.....	\$5,753 73
Dues credited to members.....	80,768 31
Mortgages redeemed, foreclosed or transferred to real estate..	50,400 00
Loans on shares repaid.....	53,789 00
Real estate sold.....	1,775 00
Fees received	151 63
Interest received	22,509 43
Premium received	11,221 23
Rent received	272 00
Dividends retained on withdrawals.....	606 29
Advances repaid	340 31
	<hr/>
	\$227,586 93

DISBURSEMENTS

Loaned on mortgage.....	\$20,442 28
Loaned on shares.....	57,155 00
Dues repaid on withdrawal, or applied on loans.....	25,679 98
Paid matured shares.....	73,225 09
Dividends paid on withdrawal, or applied on loans.....	3,057 55
Cash dividends paid on income and accumulative prepaid shares	2,108 50
Paid interest on borrowed money and prior mortgages.....	13 35
Paid for real estate.....	13,748 46
Paid salaries and clerk-hire.....	1,133 30
Paid advertising, printing and postage.....	44 28
Paid rent	200 00
Paid repairs to real estate.....	143 42
Paid taxes, insurance, etc.....	1,039 55
Paid banking department, assessment.....	28 53
Advances for taxes, insurance, etc.....	635 44
State League dues.....	22 00
Returned premium	8 67
Traveling expenses	10 80
Manual service	18 07
Payment of judgment.....	25 00
Commission, sale of real estate.....	50 00
Legal service	312 54
Liberty bonds purchased	12,500 00
Cash on hand December 31, 1917.....	15,985 12
	<hr/>
	\$227,586 93

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents, 20 cents, 30 cents, 40 cents and 50 cents weekly.

Shares in force January 1, 1917, 16,867½; shares issued during the year, 2,827; shares withdrawn during the year, 3,684½; shares in force, 16,010. Borrowing members, 422, holding 6,057 shares; non-borrowing members, 672, holding 9,953 shares. Female shareholders, 363, holding 4,696 shares. Total dividends credited members during the year on instalment shares, \$28,400.65; rate, 7½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,108.50; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$73,225.09. Entrance fee, 5 to 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,437.07. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 2¾ per cent.

Loans have been made in Oswego county, New York State. Largest mortgage loan outstanding, \$9,600. Mortgages in force in New York State, \$376,140. Two foreclosures during the year.

OTSEGO COUNTY

THE ONEONTA BUILDING AND LOAN ASSOCIATION

No. 54 Chestnut street, Oneonta, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	WALTER SCOTT.....	Oneonta, N. Y.
Secretary.....	W. IRVING BOLTON.....	Oneonta, N. Y.
Treasurer.....	T. WALDO STEVENS.....	Oneonta, N. Y.
Attorney.....	W. IRVING BOLTON.....	Oneonta, N. Y.

ASSETS

Loans on bond and mortgage.....	\$801, 148 00
Loans on shares	28, 445 67
Stocks and bonds	5, 000 00
Contracts for the sale of real estate.....	5, 677 63
Real estate	11, 840 47
Cash on hand and in bank.....	31, 374 32
Furniture and fixtures.....	681 98
Advances for taxes, insurance, etc.....	33 53

\$884, 201 60

LIABILITIES

Due shareholders, dues	\$719, 495 09
Due shareholders, matured shares.....	1, 250 00
Due shareholders, dividends credited.....	92, 789 80
Balance to be paid borrowers on mortgage loans.....	1, 075 00
Borrowed money	27, 852 66
Undivided profits	9, 437 16
Guaranty fund (as per section 392 of Banking Law).....	32, 301 89

\$884, 201 60

RECEIPTS

Cash on hand January 1, 1917.....	\$10, 031 69
Dues credited to members.....	347, 853 31
Money borrowed	35, 756 66
Mortgages redeemed, foreclosed or transferred to real estate..	92, 007 00
Loans on shares repaid.....	22, 927 00
Fees received	209 00
Fines received	1, 151 77
Interest received	47, 113 30
Premium received	2, 104 62
Rent received	917 30
Dividends retained on withdrawals.....	614 30
Advances repaid	47 91
Contracts for sale of real estate.....	3, 165 69
Errors	6 12
Coal	7 73
Cash over	11 20

\$563, 924 60

DISBURSEMENTS

Loaned on mortgage	\$217, 900 00
Loaned on shares	24, 431 00
Dues repaid on withdrawal, or applied on loans.....	145, 817 82
Paid matured shares	64, 600 00
Dividends paid on withdrawals, or applied on loans.....	25, 673 12

Cash dividends paid on income and accumulative prepaid shares	\$4,243 57
Paid borrowed money and prior mortgages.....	39,110 00
Paid interest on borrowed money and prior mortgages.....	1,458 40
Paid salaries and clerk-hire.....	2,718 17
Paid advertising, printing and postage.....	487 96
Paid rent	240 00
Paid repairs to real estate.....	266 43
Paid taxes, insurance, etc.....	282 49
Paid banking department, examination.....	69 47
Paid banking department, assessment.....	44 41
Officers' bonds	20 00
Advances for taxes, insurance, etc.....	25 88
State League dues	11 00
Expense of committee, examining real estate.....	2 52
Coal	64 73
Liberty bonds purchased	5,000 00
American Building Association News.....	9 00
Errors	74 31
Cash on hand December 31, 1917.....	31,374 32
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	\$563,924 60
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1917, 8,775; shares issued during the year, 2,412; shares withdrawn during the year, 1,215; shares in force 9,972.
 Borrowing members, 566, holding 3,830 shares; non-borrowing members, 1,003, holding 6,142 shares. Female shareholders, 539, holding, 2,894 shares.
 Total dividends credited members during the year on instalment shares, \$28,360.37; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$9,714.26; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$58,800. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,553.38. Unpaid, none.

Premium plan, installment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 5 cents per share per month.

Loans have been made in Broome, Chenango, Delaware, Otsego and Schoharie counties, New York State. Largest mortgage loan outstanding, \$30,500. Mortgages in force in New York State, \$801,148. No foreclosures during the year.

QUEENS COUNTY

THE CENTRAL PERMANENT BUILDING AND LOAN ASSOCIATION

No. 1 Bridge Plaza, Long Island City, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	W. A. COLE.....	112 Wilbur Avenue.
Secretary.....	JOSEPH E. SIMON.....	38 Tenth Street.
Treasurer.....	JOSEPH PLATZ	274 Academy Street.
Attorney.....	JOHN R. MANLEY.....	367 Fulton St., B'klyn, N. Y.

ASSETS

Loans on bond and mortgage.....	\$102,150 00
Loans on shares.....	675 00
Cash on hand and in bank.....	10,790 32
	<hr/>
	\$113,615 32
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$83,506 81
Due shareholders, matured shares.....	6,555 02
Due shareholders, dividends credited.....	19,839 46
Undivided profits	47 45
Guaranty fund (as per section 392 of Banking Law)	3,651 58
Special deposit	15 00
	<hr/>
	\$113,615 32
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RECEIPTS

Cash on hand January 1, 1917.....	\$5,274 56
Dues credited to members.....	21,138 66
Money borrowed	500 00
Mortgages redeemed, foreclosed or transferred to real estate..	9,000 00
Loans on shares repaid.....	115 00
Real estate sold.....	1,100 00
Fees received	21 00
Fines received	54 75
Interest received	5,325 87
Premium received	1,106 21
Rent received	234 00
Advances repaid	28 70
Satisfaction piece	4 00
Special deposit	15 00
	<hr/>
	\$43,917 75
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DISBURSEMENTS

Loaned on mortgage.....	\$13,900 00
Loaned on shares.....	790 00
Dues repaid on withdrawal, or applied on loans.....	8,385 56
Paid matured shares	5,844 71
Dividends paid on withdrawal, or applied on loans.....	2,971 17
Paid borrowed money and prior mortgages.....	500 00
Paid interest on borrowed money and prior mortgages.....	2 50
Paid salaries and clerk-hire.....	200 00
Paid advertising, printing and postage.....	11 20
Paid rent	204 00
Paid repairs to real estate.....	38 92
Paid taxes, insurance, etc.....	184 89
Paid banking department, examination.....	12 50
Paid banking department, assessment.....	7 13
Officers' bonds	8 00
Advances for taxes, insurance, etc.....	14 35
Satisfaction piece	4 00
Deed	10 00
Insurance, furniture	2 00
Repairs	9 00
Commission, sale of real estate.....	27 50
Cash on hand December 31, 1917.....	10,790 32
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	\$43,917 75
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Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 1,542½; shares issued during the year, 319½; shares withdrawn during the year, 195½; shares in force, 1,666½. Borrowing members, 50, holding 296½ shares; non-borrowing members, 162, holding 1,370 shares. Female shareholders, 88, holding 774 shares. Total dividends credited members during the year on instalment shares, \$5,898.49; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$10,312.21. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$434.20. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, about 30 cents per share per month.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$102,150. No foreclosures during the year.

COLUMBIA BUILDING AND LOAN ASSOCIATION

No. 4103 University Place, Woodhaven, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	FRANKLIN H. CORWIN.....	Woodhaven, N. Y.
Secretary.....	CUNNINGHAM FORSYTHE.....	Woodhaven, N. Y.
Treasurer.....	HENRY M. DE RONDE.....	Woodhaven, N. Y.
Attorney.....	GASTON F. LIVETT.....	Woodhaven, N. Y.

ASSETS

Loans on bond and mortgage.....	\$158,375 00
Loans on shares.....	3,360 00
Real estate	6,241 56
Cash on hand and in bank.....	15,420 41
Advances for taxes, insurance, etc.....	286 73
Instalments due and unpaid.....	\$1,164 50
Interest, premium, fees and fines due and unpaid..	1,069 24
	<u>\$183,683 70</u>

LIABILITIES

Due shareholders, dues.....	\$138,136 00
Due shareholders, dividends credited.....	40,911 58
Guaranty fund (as per section 392 of Banking Law).....	4,636 12
	<u>\$183,683 70</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$4,138 60
Dues credited to members.....	27,247 00
Money borrowed	5,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	14,675 00
Loans on shares repaid.....	4,255 00
Fees received	60 50
Fines received	383 02
Interest received	9,368 29
Premium received	2,222 28
Rent received	444 50
Dividends retained on withdrawals.....	429 00
Advances repaid	14 27
	<u>\$68,737 46</u>

DISBURSEMENTS

Loaned on mortgage.....	\$7,975 00
Loaned on shares.....	2,915 00
Dues repaid on withdrawal, or applied on loans.....	12,471 50
Paid matured shares.....	16,500 00
Dividends paid on withdrawal, or applied on loans.....	2,433 08

Paid borrowed money and prior mortgages.....	\$5,500 00
Paid interest on borrowed money and prior mortgages.....	58 42
Paid for real estate.....	3,602 73
Paid salaries and clerk-hire.....	625 00
Paid advertising, printing and postage.....	90 00
Paid rent	60 00
Paid repairs to real estate.....	673 15
Paid taxes, insurance, etc.....	327 38
Paid banking department, examination.....	15 40
Paid banking department, assessment.....	11 47
Officers' bonds	12 00
League dues	6 00
Insurance — hold-up, burglary, etc.....	20 92
Sundry expense	20 00
Cash on hand December 31, 1917.....	15,420 41
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	\$68,737 46
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Plan, serial. Par value of shares, \$125. Instalments are 50 cents and \$1 monthly.

Shares in force January 1, 1917, 3,927; shares issued during the year, 667; shares withdrawn during the year, 616; shares in force, 3,978. Borrowing members, 84, holding 1,455 shares; non-borrowing members, 258, holding 2,523 shares. Female shareholders, 110, holding 1,154 shares. Total dividends credited members during the year on instalment shares, \$10,075.86; rate, 6½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$16,500. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$833.92. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 12 cents per month per \$125.

Loans have been made in Kings, Nassau and Queens counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$6,500. Mortgages in force in New York State, \$152,375. One foreclosure during the year.

FLUSHING COOPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 20 Main street, Flushing, N. Y.

[Organized under Law of 1887. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	FRANK A. COLLINS.....	24 Locust Street.
Secretary.....	HARRY L. SMITH.....	20 Main Street.
Treasurer.....	JOHN T. KENWORTHY.....	97 Buck Street.
Attorney.....	GILBERT W. ROBERTS....	30 Pine Street, N. Y. City.

ASSETS

Loans on bond and mortgage.....	\$38,692 97
Loans on shares.....	400 00
Cash on hand and in bank.....	652 72
Furniture and fixtures.....	10 00
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	\$39,755 69
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LIABILITIES

Due shareholders, dues.....	\$31,402 00
Due shareholders, dividends credited.....	4,440 92
Borrowed money	1,000 00
Undivided profits	1,106 32
Guaranty fund (as per section 392 of Banking Law).....	1,806 45
	<hr/>
	\$39,755 69
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$9,340 48
Dues credited to members.....	10,133 00
Money borrowed	7,900 00
Mortgages redeemed, foreclosed or transferred to real estate..	200 85
Interest received	2,310 76
Premium received	3 40
Dividends retained on withdrawals.....	89 99
	<hr/>
	\$29,978 48

DISBURSEMENTS

Loaned on mortgage.....	\$9,000 00
Loaned on shares.....	400 00
Dues repaid on withdrawal, or applied on loans.....	2,769 00
Paid matured shares.....	8,924 46
Dividends paid on withdrawal, or applied on loans.....	680 87
Paid borrowed money and prior mortgages.....	6,900 00
Paid interest on borrowed money and prior mortgages.....	110 58
Paid salaries and clerk-hire.....	385 00
Paid advertising, printing and postage.....	106 03
Paid taxes, insurance, etc.....	24 49
Paid banking department, examination.....	10 50
Paid banking department, assessment.....	3 32
Officers' bonds	11 51
Cash on hand December 31, 1917.....	652 72
	<hr/>
	\$29,978 48

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 833½; shares issued during the year 155; shares withdrawn during the year, 126½; shares in force, 862. Borrowing members, 3, holding 46 shares; non-borrowing members, 139, holding 816 shares. Female shareholders, 54, holding 250 shares. Total dividends credited members during the year on instalment shares, \$1,745.89; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$8,924.46. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$502.54. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, \$1 per \$1,000 per month.

Loans have been made in Queens county, New York State. Largest mortgage loan outstanding, \$7,000. Mortgages in force in New York State, \$38,692.97. No foreclosures during the year.

LONG ISLAND CITY BUILDING AND LOAN ASSOCIATION.

No. 122 Main street, Long Island City, N. Y.

[Organized under Laws of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	WILLIAM H. GIBSON.....	39 Temple Street.
Secretary.....	JESSE F. ELLSWORTH.....	318 Jamaica Avenue.
Treasurer.....	JESSE F. ELLSWORTH.....	318 Jamaica Avenue.
Attorney.....	FRED'K N. SMITH.....	24 Jackson Avenue.

ASSETS

Loans on bond and mortgage.....	\$309,870 82
Loans on shares.....	6,105 30
Real estate	7,668 31
Cash on hand and in bank.....	18,387 93
	<hr/>
	\$342,032 36

LIABILITIES

Due shareholders, dues.....	\$245,870 40
Due shareholders, dividends credited.....	67,565 17
Undivided profits	11,984 04
Guaranty fund (as per section 392 of Banking Law).....	16,000 00
Rents	238 25
Individual accounts	208 85
Suspense account	165 65
	<hr/>
	\$342,032 36

RECEIPTS

Cash on hand January 1, 1917.....	\$19,168 34
Dues credited to members.....	52,741 80
Mortgages redeemed, foreclosed or transferred to real estate..	34,229 18
Loans on shares repaid.....	7,378 70
Fees received	76 60
Fines received	350 40
Interest received	18,805 73
Premium received	7,295 18
Rent received	238 25
Suspense account	8 89
Individual account	198 18
	<hr/>
	\$140,491 25

DISBURSEMENTS

Loaned on mortgage.....	\$32,500 00
Loaned on shares.....	3,034 00
Dues repaid on withdrawal, or applied on loans.....	19,172 00
Paid matured shares.....	52,110 38
Dividends paid on withdrawal, or applied on loans.....	5,512 32
Paid for real estate.....	7,668 31
Paid salaries and clerk-hire.....	1,468 00
Paid advertising, printing and postage.....	116 53
Paid rent	300 00
Paid banking department, examination.....	35 00
Paid banking department, assessment.....	21 16
Officers' bonds and burglary insurance.....	37 56
League dues	12 00
Appraisers	33 00
Coal, light, cleaning and supplies.....	83 06
Cash on hand December 31, 1917.....	18,387 93
	<hr/>
	\$140,491 25

Plan, serial. Par value of shares, \$125 and \$250. Instalments are 50 cents and \$1 monthly.

Shares in force January 1, 1917, 6,688; shares issued during the year, 1,222; shares withdrawn during the year, 899; shares in force, 7,011. Borrowing members, 149, holding 2,357 shares; non-borrowing members, 427, holding 4,654 shares. Female shareholders, 293, holding 2,782 shares. Total dividends credited members during the year on instalment shares, \$17,800.12; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$211.28; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$52,110.38. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,050.15. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, 45 cents per \$250 share per month.

Loans have been made in Queens county, New York State. Largest mortgage loan outstanding, \$10,000. Mortgages in force in New York State, \$309,870.82. Four foreclosures during the year.

LONG ISLAND SAVINGS AND INVESTMENT ASSOCIATION

No. 98 Main street, Flushing, N. Y.

[Organized under Law of 1861. Commenced business 1892]

Officers	Names	Post-office addresses
President.....	R. E. PARSONS.....	Flushing, N. Y.
Secretary.....	C. L. MURRAY.....	Flushing, N. Y.
Treasurer.....	THOMAS F. TUOHY.....	Flushing, N. Y.
Attorney.....	CLINTON B. SMITH.....	Flushing, N. Y.

ASSETS

Loans on bond and mortgage.....	\$47,146 56
Loans on shares.....	3,500 00
Contracts for the sale of real estate.....	2,387 54
Real estate	3,500 00
Cash on hand and in bank.....	2,052 06
	<u>\$58,586 16</u>

LIABILITIES

Due shareholders, dues.....	\$43,162 09
Due shareholders, dividends credited.....	9,059 58
Borrowed money	2,500 00
Undivided profits	914 49
Guaranty fund (as per section 392 of Banking Law).....	2,950 00
	<u>\$58,586 16</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$2,742 59
Dues credited to members.....	6,937 06
Money borrowed	11,900 00
Mortgages redeemed, foreclosed or transferred to real estate.....	12,236 76
Fees received	25 75
Interest received	2,841 50
Premium received	540 85
Rent received	154 00
Dividends retained on withdrawals.....	21 66
Advances repaid	9 50
	<u>\$37,409 67</u>

DISBURSEMENTS

Loaned on mortgage	\$4,800 00
Loaned on shares.....	3,500 00
Dues repaid on withdrawal, or applied on loans.....	12,860 56
Dividends paid on withdrawal, or applied on loans.....	2,160 79
Cash dividends paid on income and accumulative prepaid shares.....	1,377 50
Paid borrowed money and prior mortgages.....	9,400 00
Paid interest on borrowed money and prior mortgages.....	54 04
Paid salaries and clerk-hire.....	950 00
Paid advertising, printing and postage.....	6 50
Paid rent	90 00
Paid taxes, insurance, etc.....	5 02
Paid banking department.....	19 70
Officers' bonds	10 00
Advances for taxes, insurance, etc.....	18 50
Expense of meetings.....	100 00
Moving safe	5 00
Cash on hand December 31, 1917.....	2,052 06
	<u>\$37,409 67</u>

Plan, permanent. Par value of shares, \$100. Instalments are 20 cents monthly.

Shares in force January 1, 1917, 1,216½; shares issued during the year, 185; shares withdrawn during the year, 162; shares in force, 1,239½. Borrowing members, 20, holding 427½ shares; non-borrowing members, 67, holding 812 shares. Female shareholders, 32, holding 507½ shares. Total dividends credited members during the year on instalment shares, \$1,735.35; rate 8 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,469.44; rate, 5 per cent, and 6 2/5 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,161.50. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, \$1.50 per \$1,000 per month.

Loans have been made in Queens county, New York State. Largest mortgage loan outstanding, \$5,250. Mortgages in force in New York State, \$47,146.56. No foreclosures during the year.

QUEENS COUNTY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Jamaica, N. Y.

[Organized under Law of 1887. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	VALENTINE BAUGERT.....	Jamaica, N. Y.
Secretary.....	G. P. B. HOYT.....	Jamaica, N. Y.
Treasurer.....	STEPHEN B. CARMAN.....	Jamaica, N. Y.
Attorney.....	ADOLPH HERZOG, Jr.....	Jamaica, N. Y.

ASSETS

Loans on bond and mortgage.....	\$46,373 99
Loans on shares.....	2,570 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	7,900 00
Cash on hand and in bank.....	1,139 85
Furniture and fixtures	10 00
Interest, premium, fees and fines due and unpaid.....	1,043 76
Sundry accounts	264 55
	<hr/>
	\$60,302 15

LIABILITIES

Due shareholders, dues	\$44,360 25
Due shareholders, dividends credited.....	5,697 39
Borrowed money	2,250 00
Advances by Land Bank.....	4,800 00
Undivided profits	964 85
Guaranty fund (as per section 392 of Banking Law).....	1,093 51
Real estate profit and loss.....	698 33
Withdrawals payable January 15, 1918.....	422 82
Interest overpaid	15 00
	<hr/>
	\$60,302 15

RECEIPTS

Cash on hand January 1, 1917.....	\$952 38
Dues credited to members.....	8,496 85
Money borrowed	5,750 00
Mortgages redeemed, foreclosed or transferred to real estate..	29 00
Loans on shares repaid.....	1,040 00
Fees received	13 00
Fines received	8 62
Interest received	2,370 04

QUEENS COUNTY

309

Premium received	\$107 40
Rent received	406 60
Dividends retained on withdrawals.....	290 42
Advances repaid	3,180 25
	<hr/>
	\$22,644 56
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DISBURSEMENTS

Loaned on shares	\$1,130 00
Dues repaid on withdrawal, or applied on loans.....	4,887 00
Paid matured shares	5,427 01
Dividends paid on withdrawal, or applied on loans.....	725 08
Cash dividends paid on income and accumulative prepaid shares	292 50
Paid borrowed money and prior mortgages.....	4,400 00
Paid interest on borrowed money and prior mortgages.....	365 90
Paid salaries and clerk-hire.....	600 00
Paid advertising, printing and postage.....	96 85
Paid rent	48 00
Paid repairs to real estate.....	180 68
Paid taxes, insurance, etc.....	37 93
Paid banking department, examination.....	15 40
Paid banking department, assessment.....	4 55
Advances for taxes, insurance, etc.....	3,293 81
Cash on hand December 31, 1917.....	1,139 85
	<hr/>
	\$22,644 56
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 800 $\frac{1}{4}$; shares issued during the year, 75; shares withdrawn during the year, 131; shares in force, 744 $\frac{1}{4}$. Borrowing members, 24, holding 209 $\frac{1}{4}$ shares; non-borrowing members, 84, holding 535 shares. Female shareholders, 30, holding 191 $\frac{1}{2}$ shares. Total dividends credited members during the year on instalment shares, \$1,607.67; rate, 4 $\frac{41}{50}$ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$286.70; rate, 4 $\frac{1}{2}$ per cent. Amount of filed and unpaid withdrawals December 31, 1917, \$422.82.

Amount of shares matured during the year, \$5,427.01. Entrance fee, 15 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$744.85. Unpaid, none.

Premium plan, installment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share per month.

Loans have been made in Nassau, Queens and Suffolk counties, New York State. Largest mortgage loan outstanding, \$4,500. Mortgages in force in New York State, \$44,373.99. No foreclosures during the year.

ROCKAWAY SAVINGS AND LOAN ASSOCIATION

No. 86 Washington avenue, Rockaway Park, N. Y.

[Organized under Law of 1914. Commenced business 1914]

Officers	Names	Post-office addresses
Vice-President	FRANK H. BERRY.....	Belle Harbor, N. Y.
Secretary.....	JOHN C. JUDGE.....	Belle Harbor, N. Y.
Treasurer.....	GEORGE S. SNYDER..	1001 Lorimer St., Brooklyn, N. Y.
Attorney.....	JOHN C. JUDGE.....	44 Court St., Brooklyn, N. Y.

ASSETS .

Loans on bond and mortgage.....	\$22,200 00
Shares of Lank Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	281 11
	<hr/>
	\$23,481 11
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$12,696 77
Due shareholders, dividends credited.....	729 99
Advances by Land Bank.....	9,450 00
Undivided profits	491 60
Guaranty fund (as per section 392 of Banking Law).....	112 75

\$23,481 11

RECEIPTS

Cash on hand January 1, 1917.....	\$2,190 51
Dues credited to members.....	5,849 77
Interest received	1,190 69
Premium received	35 00
Advances repaid	64 12

\$9,330 09

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$7,081 70
Dividends paid on withdrawal, or applied on loans.....	142 30
Paid borrowed money and prior mortgages.....	1,050 00
Paid interest on borrowed money and prior mortgages.....	494 38
Paid advertising, printing and postage.....	55 10
Paid rent	120 00
Paid banking department	72 00
Officers' bonds	14 50
Repairs	19 00
Cash on hand December 31, 1917.....	281 11

\$9,330 09

Plan, serial. Par value of shares, \$100. Instalments are 25 cents weekly. Shares in force January 1, 1917, 2,981; shares issued during the year, 236; shares withdrawn during the year, 339; shares in force, 2,878. Borrowing members, 9, holding 222 shares; non-borrowing members, 280, holding 2,656 shares. Female shareholders, 92, holding 501 shares.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$208.60. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members 6 per cent. Premium paid by borrowing members, 1 per cent. and 2 per cent.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$22,200. No foreclosures during the year.

WHITESTONE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 7 So. Eighth avenue, Whitestone, N. Y.

[Organized under Law of 1887. Commenced business 1891. Reincorporated under Law of 1894]

Officers	Names	Post-office addresses
President.....	HENRY C. BUNCKE.....	Whitestone, N. Y.
Secretary.....	L. M. FANNING.....	Whitestone, N. Y.
Treasurer.....	MOSES WORMS	Whitestone, N. Y.
Attorney.....	CLINTON T. ROE.....	44 Pine Street, N. Y. City.

ASSETS

Loans on bond and mortgage.....	\$240,000 00
Loans on shares.....	14,341 00
Cash on hand and in bank.....	1,104 01
Furniture and fixtures.....	100 50

QUEENS COUNTY

311

Interest, premium fees and fines due and unpaid.....	\$412 43
Advances for taxes, insurance, etc.....	121 12
Petty cash	10 00
Instalments due and unpaid.....	\$1,503 50

\$256,089 06

LIABILITIES

Due shareholders, dues.....	\$198,854 79
Due shareholders, dividends credited.....	33,503 37
Balance to be paid borrowers on mortgage loans.....	100 00
Undivided profits	12,273 10
Guaranty fund (as per section 392 of Banking Law).....	11,357 80

\$256,089 06

RECEIPTS

Cash on hand January 1, 1917.....	\$12,103 03
Dues credited to members.....	47,059 41
Money borrowed	8,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	29,100 00
Loans on shares repaid.....	7,279 00
Real estate sold.....	4,500 00
Fees received	148 50
Fines received	101 32
Interest received	13,062 55
Premium received	1,396 97
Dividends retained on withdrawals.....	504 01
Advances repaid	73 00
Check drawn, returned to association.....	400 00

\$124,227 79

DISBURSEMENTS

Loaned on mortgage.....	\$57,700 00
Loaned on shares.....	9,385 00
Dues repaid on withdrawal, or applied on loans.....	17,520 68
Paid matured shares.....	22,888 30
Dividends paid on withdrawal, or applied on loans.....	2,612 33
Cash dividends paid on income and accumulative prepaid shares	1,304 16
Paid borrowed money and prior mortgages.....	8,500 00
Paid interest on borrowed money and prior mortgages.....	112 91
Paid salaries and clerk-hire.....	745 00
Paid advertising, printing and postage.....	325 88
Paid rent	60 00
Paid repairs to real estate.....	568 67
Paid taxes, insurance, etc.....	581 40
Paid banking department, examination.....	33 54
Paid banking department, assessment.....	15 18
Officers' bonds	16 00
Advances for taxes, insurance, etc.....	193 50
League dues	25 50
Discount on advance payments.....	73 98
Janitor	53 00
Building Loan News.....	2 00
Rent, safe deposit box.....	5 00
Sundries	1 75
Check issued, returned unused	400 00
Cash on hand December 31, 1917.....	1,104 01

\$124,227 79

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 3,200; shares issued during the year, 760; shares withdrawn during the year, 500; shares in force, 3,460. Borrowing members, 178, holding 1,362 shares; non-borrowing members, 327, holding 2,098 shares. Female shareholders, 190, holding 1,185 shares. Total dividends credited members during the year on instalment shares, \$11,114.83; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,304.16; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$22,888.30. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,234.13. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 10 cents per share per month.

Loans have been made in Queens and Westchester counties, New York State. Largest mortgage loan outstanding, \$6,500. Mortgages in force in New York State, \$240,000. No foreclosure during the year.

RENSSELAER COUNTY

CASTLETON BUILDING, SAVINGS AND LOAN ASSOCIATION

Main street, Castleton, N. Y.

[Organized under Law of 1910. Commenced business 1918]

Officers	Names	Post-office addresses
President.....	PETER C. BRASHEAR.....	Castleton, N. Y.
Secretary.....	GEORGE S. SCHERMERHORN.....	Castleton, N. Y.
Treasurer.....	O. D. WOODFORD.....	Castleton, N. Y.

ASSETS

Loans on bond and mortgage.....	\$36,700 00
Loans on shares.....	1,500 00
Cash on hand and in bank.....	621 80
	<hr/>
	\$38,821 80

LIABILITIES

Due shareholders, dues.....	\$31,749 24
Due shareholders, dividends credited.....	3,281 43
Borrowed money	3,100 00
Undivided profits	457 40
Guaranty fund (as per section 392 of Banking Law).....	233 73
	<hr/>
	\$38,821 80

RECEIPTS

Cash on hand January 1, 1917.....	\$571 56
Dues credited to members.....	10,599 35
Money borrowed	5,150 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,100 00
Loans on shares repaid.....	1,500 00
Fees received	10 00
Fines received	4 92
Interest received	2,120 96
Dividends retained on withdrawals.....	75 24
	<hr/>
	\$21,132 03

DISBURSEMENTS

Loaned on mortgage.....	\$9,000 00
Dues repaid on withdrawal, or applied on loans.....	7,225 70
Dividends paid on withdrawal, or applied on loans.....	468 54
Cash dividends paid on income and accumulative prepaid shares	50 00
Paid borrowed money and prior mortgages.....	3,450 00
Paid interest on borrowed money and prior mortgages.....	153 88
Paid salaries and clerk-hire.....	120 00
Paid advertising, printing and postage.....	17 30
Paid banking department, examination.....	21 90
Paid banking department, assessment.....	2 91
Cash on hand December 31, 1917.....	621 80
	<hr/>
	\$21,132 03
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 1,686; shares issued during the year, 228; shares withdrawn during the year, 351; shares in force, 1,563. Borrowing members, 21, holding 623 shares; non-borrowing members, 43, holding 940 shares. Female shareholders, 11, holding 142 shares. Total dividends credited members during the year on instalment shares, \$1,343.42; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$148.56; rate, 4½ per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$137.30. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Rensselaer county, New York State. Largest mortgage loan outstanding, \$3,500. Mortgages in force in New York State, \$36,700. No foreclosures during the year.

INDUSTRIAL BUILDING-LOAN AND SAVINGS ASSOCIATION OF TROY

National State Bank Building, Fulton and River streets, Troy, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	WALTER C. COLEMAN.....	Lakewood Place.
Secretary.....	WILLIAM DOWNS	52 Mill Street.
Treasurer.....	THOMAS J. PHILLIPS.....	Thompson Street.
Attorney.....	JAMES FARRELL	2001 15th Street.

ASSETS

Loans on bond and mortgage.....	\$204,800 00
Loan on shares.....	957 00
Contracts for the sale of real estate.....	5,465 21
Cash on hand and in bank.....	4,497 28
Advances for taxes, insurance, etc.....	174 81
	<hr/>
	\$215,894 30
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$167,465 61
Due shareholders, dividends credited.....	40,425 51
Borrowed money	4,000 00
Guaranty fund (as per section 392 of Banking Law).....	4,003 18
	<hr/>
	\$215,894 30
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$6, 029 46
Dues credited to members.....	34, 462 76
Money borrowed	14, 000 00
Mortgages redeemed, foreclosed or transferred to real estate..	19, 850 00
Loans on shares repaid.....	2, 095 00
Fees received	32 50
Fines received	251 37
Interest received	12, 250 84
Dividends retained on withdrawals.....	54 55
Advances repaid	205 66
	<hr/>
	\$89, 232 14

DISBURSEMENTS

Loaned on mortgage.....	\$24, 900 00
Loaned on shares.....	1, 407 00
Dues repaid on withdrawal, or applied on loans.....	13, 932 00
Paid matured shares.....	18, 504 82
Dividends paid on withdrawal, or applied on loans.....	2, 516 75
Paid borrowed money and prior mortgages.....	22, 000 00
Pain interest on borrowed money and prior mortgages.....	609 87
Paid salaries and clerk-hire.....	391 00
Paid advertising, printing and postage.....	64 15
Paid rent	48 00
Paid banking department, examination.....	69 15
Paid banking department, assessment.....	13 61
Officers' bonds	25 00
Advances for taxes, insurance, etc.....	222 59
State League dues.....	6 00
American Building Association News.....	6 00
Discharge of mortgages.....	3 12
Safe	15 00
Rubber stamp	80
Cash on hand December 31, 1917.....	4, 497 28
	<hr/>
	\$89, 232 14

Plan, serial. Par value of shares, \$200. Instalments are 50 cents semi-monthly.

Shares in force January 1, 1917, 2,690 $\frac{1}{4}$; shares issued during the year, 402 $\frac{3}{4}$; shares withdrawn during the year, 315 $\frac{1}{4}$; shares in force, 2,777 $\frac{3}{4}$. Borrowing members, 168, holding 1,058 $\frac{1}{4}$ shares; non-borrowing members, 260, holding 1,719 $\frac{1}{2}$ shares. Female shareholders, 118, holding 637 $\frac{3}{4}$ shares. Total dividends credited members during the year on instalment shares, \$10,770.67; rate, 5 $\frac{1}{2}$ per cent.

No unpaid withdrawals.

Amount of shares matured during the year, \$18,504.82. Membership fee, 50 cents per member and 25 cents per pass book. Operating expenses, as defined in Section 390 of the Banking Law, incurred and paid during the year, \$555.95. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Albany and Rensselaer counties, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$204,800. No foreclosures during the year.

**PERMANENT SAVINGS AND LOAN ASSOCIATION OF
HOOSICK FALLS, N. Y.**

No. 1 Main street, Hoosick Falls, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	G. FRANK RISING.....	Hoosick Falls, N. Y.
Secretary.....	WILLIAM PORTMAN.....	Hoosick Falls, N. Y.
Treasurer.....	I. BURKE SURDAM, JR.....	Hoosick Falls, N. Y.
Attorney.....	GEORGE E. GREENE.....	Hoosick Falls, N. Y.

ASSETS

Loans on bond and mortgage.....	\$123, 175 00
Loans on shares.....	2, 600 00
Stocks and bonds.....	33, 814 33
Contracts for the sale of real estate.....	1, 158 00
Cash on hand and in bank.....	2, 900 27
Advances for taxes, insurance, etc.....	240 06
Rensselaer county certificate of indebtedness.....	5, 000 00
	<hr/>
	\$168, 887 66
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$139, 339 00
Due shareholders, dividends credited.....	22, 478 93
Undivided profits	2, 258 71
Guaranty fund (as per section 392 of Banking Law).....	4, 811 02
	<hr/>
	\$168, 887 66
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$11, 124 76
Dues credited to members.....	35, 259 00
Money borrowed	2, 000 00
Mortgages redeemed, foreclosed or transferred to real estate..	13, 319 35
Loans on shares repaid.....	1, 724 00
Fees received	20 50
Fines received	219 25
Interest received	8, 879 08
Advances repaid	383 71
Contracts for the sale of real estate.....	82 00
Liberty bonds sold.....	52 00
Refund	4 00
	<hr/>
	\$73, 067 65
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DISBURSEMENTS

Loaned on mortgage.....	\$13, 750 00
Loaned on shares.....	1, 535 00
Dues repaid on withdrawal, or applied on loans.....	20, 126 00
Paid matured shares.....	17, 927 83
Dividends paid on withdrawal, or applied on loans.....	4, 766 00
Paid borrowed money and prior mortgages.....	2, 000 00
Paid interest on borrowed money and prior mortgages.....	17 33
Paid salaries and clerk-hire.....	469 17
Paid advertising, printing and postage.....	59 15
Paid rent	62 00
Paid banking department, examination.....	17 50
Paid banking department, assessment.....	10 93
Officers' bonds	20 00
Advances for taxes, insurance, etc.....	367 90
State League dues.....	6 00
Mortgage tax	69 00

Liberty bonds purchased	\$3,900 00
Rensselaer county certificate of indebtedness.....	5,000 00
Legal services	52 67
Safe deposit box.....	5 50
Interest, correction	5 40
Cash on hand December 31, 1917.....	2,900 27
	<hr/>
	\$73.067 65
	<hr/>

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 2,871; shares issued during the year, 540; shares withdrawn during the year, 449; shares in force, 2,962. Borrowing members, 136, holding 770 shares; non-borrowing members, 320, holding 2,192 shares. Female shareholders, 183, holding 1,076 shares. Total dividends credited members during the year on instalment shares, \$8,224.25; rate, 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$17,927.83. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$621.82. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Rensselaer county, New York State. Largest mortgage loan outstanding, \$6,500. Mortgages in force in New York State, \$123,175. One foreclosure during the year.

THE PIONEER BUILDING-LOAN AND SAVINGS ASSOCIATION OF TROY

No. 30 Second street, Troy, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	JOHN W. BYRNE.....	Troy, N. Y.
Secretary.....	ELMER E. STANTON.....	Troy, N. Y.
Treasurer.....	W. W. TURNER.....	Troy, N. Y.
Attorney.....	CHARLES S. ALDRICH.....	Troy, N. Y.

ASSETS

Loans on bond and mortgage.....	\$3,799,040 37
Loans on shares.....	124,177 00
Stocks and bonds.....	11,231 50
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	27,908 19
Real estate	29,576 47
Cash on hand and in bank.....	29,174 91
Furniture and fixtures.....	1,201 37
Advances for taxes, insurance, etc.....	6,717 21
	<hr/>
	\$4,030,117 02
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$3,303,558 95
Due shareholders, dividends credited.....	582,803 95
Balance to be paid borrowers on mortgage loans.....	13,710 00
Undivided profits	62,544 12
Guaranty fund (as per section 392 of Banking Law).....	67,500 00
	<hr/>
	\$4,030,117 02
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$12,220 49
Dues credited to members.....	883,647 95
Money borrowed	135,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	355,949 26
Loans on shares repaid.....	133,452 50
Real estate sold.....	17,305 26
Fees received	2,837 96
Fines received	5,474 16
Interest received	222,072 71
Advances repaid	13,135 61
Liberty bonds sold.....	41,680 63
Contracts for the sale of real estate.....	5,171 20
Town bonds	200 00
Land Bank shares.....	5,000 00
	<hr/>
	\$1,833,147 73

DISBURSEMENTS

Loaned on mortgage.....	\$713,880 06
Loaned on shares.....	156,163 50
Dues repaid on withdrawal, or applied on loans.....	566,975 15
Dividends paid on withdrawal, or applied on loans.....	110,392 04
Cash dividends paid on income and accumulative prepaid shares	12,791 35
Paid borrowed money and prior mortgages.....	135,000 00
Pain interest on borrowed money and prior mortgages.....	3,974 52
Paid for real estate.....	16,481 73
Paid salaries and clerk-hire.....	8,350 00
Paid advertising, printing and postage.....	1,039 02
Paid taxes, insurance, etc.....	831 53
Paid banking department, assessment.....	216 33
Officers' bonds	60 00
Advances for taxes, insurance, etc.....	11,193 08
State League dues.....	53 34
Contracts for the sale of real estate.....	12,164 32
Burglary insurance, etc.....	326 34
Furniture	1,291 37
Liberty bonds purchased.....	51,012 13
Guaranty fund, loss on real estate.....	944 34
Furniture expense	276 25
Miscellaneous	556 42
Cash on hand December 31, 1917.....	29,174 91
	<hr/>
	\$1,833,147 73

Plan, serial. Par value of shares, \$250. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 58,439; shares issued during the year, 20,797; shares withdrawn during the year, 17,053; shares in force, 62,183. Borrowing members, 2,052, holding 14,905 shares; non-borrowing members, 7,338, holding 47,278 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$181,012.14; rate, 5% per cent. Total dividends credited or paid in cash to members during the year on other shares, \$12,791.35; rate, 4½ per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$10,661.37. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 4/5 per cent. and 6 per cent. No premium charged.

Loans have been made in Albany, Columbia, Rensselaer, Saratoga and Schenectady counties, New York State. Largest mortgage loan outstanding, \$125,000. Mortgages in force in New York State, \$3,799,040.37. Four foreclosures during the year.

TROY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Room No. 205, State Bank Building, Troy, N. Y.

[Organized under Law of 1894. Commenced business 1897]

Officers	Names	Post-office addresses
President.....	WILLIAM J. COLBY.....	Boardman Bldg.
Secretary.....	WILLIAM J. BENNETT.....	National State Bank.
Treasurer.....	GEORGE N. FINDLATER.....	Watervliet.
Attorney.....	H. JUDD WARD.....	Troy, N. Y.

ASSETS

Loans on bond and mortgage.....	\$240,650 00
Loans on shares.....	8,560 00
Stocks and bonds.....	10,000 00
Real estate	5,911 72
Cash on hand and in bank.....	1,818 62
Furniture and fixtures.....	166 00
Advances for taxes, insurance, etc.....	566 92
	<hr/>
	\$267,673 26

LIABILITIES

Due shareholders, dues.....	\$203,644 20
Due shareholders, dividends credited.....	41,258 15
Balance to be paid borrowers on mortgage loans.....	5,900 00
Borrowed money	10,400 00
Undivided profits	191 62
Guaranty fund (as per section 392 of Banking Law).....	5,891 29
Liberty loan instalments.....	388 00
	<hr/>
	\$267,673 26

RECEIPTS

Cash on hand January 1, 1917.....	\$18,819 55
Dues credited to members.....	56,865 40
Money borrowed	10,400 00
Mortgages redeemed, foreclosed or transferred to real estate..	25,103 90
Loans on shares repaid.....	8,702 50
Fees received	132 25
Fines received	312 54
Interest received	10,450 96
Premium received	2,004 86
Rent received	789 00
Advances repaid	99 48
Liberty bonds	388 00
	<hr/>
	\$134,068 44

DISBURSEMENTS

Loaned on mortgage.....	\$64,703 90
Loaned on shares.....	9,690 50
Dues repaid on withdrawal, or applied on loans.....	38,124 40
Paid matured shares.....	2,799 38
Dividends paid on withdrawal, or applied on loans.....	4,712 97
Paid interest on borrowed money and prior mortgages.....	46 34
Paid salaries and clerk-hire.....	983 75
Paid advertising, printing and postage.....	103 75
Paid rent	79 17
Paid repairs to real estate.....	164 41
Paid taxes, insurance, etc.....	269 77
Paid banking department, examination.....	28 15
Paid banking department, assessment.....	14 55
Officers' bonds	13 35

Advances for taxes, insurance, etc.....	\$273 51
State League dues.....	7 00
Interest and premium repaid.....	6 92
Lighting	13 71
Stationery	131 91
Furniture and fixtures.....	48 35
Telephone	31 55
Insurance, furniture	2 48
Liberty bonds purchased	10,000 00
Cash on hand December 31, 1917.....	1,818 62
	<hr/>
	\$134,068 44
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are 20 cents weekly.

Shares in force January 1, 1917, 5,450; shares issued during the year, 1,834; shares withdrawn during the year, 1,796; shares in force, 5,488. Borrowing members, 183, holding 1,750 shares; non-borrowing members, 535, holding 3,738 shares. Female shareholders, 269, holding 1,667 shares. Total dividends credited members during the year on instalment shares, \$11,038.65; rate, 4.816 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$2,799.38. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,415.02. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 4 cents per share per week.

Loans have been made in Albany, Rensselaer and Saratoga counties, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$234,750. No foreclosures during the year.

RICHMOND COUNTY

EDGEWATER CO-OPERATIVE SAVINGS AND BUILDING-LOAN ASSOCIATION

Nos. 12-14 Broad street, Stapleton, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	JAMES E. CAFFREY.....	Stapleton, N. Y.
Secretary.....	OTTO LOEFFLER.....	Stapleton, N. Y.
Treasurer.....	GEORGE H. WARE.....	Stapleton, N. Y.
Attorney.....	WILLIAM T. HOLT.....	42 Broadway, New York.

ASSETS

Loans on bond and mortgage.....	\$691,100 00
Loans on shares.....	26,485 00
Stocks and bonds.....	10,000 00
Real estate	4,548 11
Cash on hand and in bank.....	32,614 92
Furniture and fixtures.....	300 00
Advances for taxes, insurance, etc.....	370 48
Instalments due and unpaid.....	\$5,932 00
Interest, premium, fees and fines due and unpaid..	2,741 00
	<hr/>
	\$765,418 51
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$579,619 00
Due shareholders, dividends credited.....	143,763 00
Balance to be paid borrowers on mortgage loans.....	2,800 00
Undivided profits	2,350 07
Guaranty fund (as per section 392 of Banking Law).....	36,484 37
Special deposits	73 00
Suspense account	329 07
	<hr/>
	\$765,418 51
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$66,659 40
Dues credited to members.....	124,020 00
Mortgages redeemed, foreclosed or transferred to real estate..	93,300 00
Loans on shares repaid.....	13,740 00
Real estate sold.....	2,800 00
Fees received	53 50
Fines received	522 15
Interest received	43,446 90
Premium received	8,061 65
Rent received	455 00
Dividends retained on withdrawals.....	927 43
Advances repaid	207 00
Mortgage tax repaid	275 50
Special deposits	803 00
Adjusting and balancing dividends.....	96 32
	<hr/>
	\$355,367 85
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DISBURSEMENTS

Loaned on mortgage.....	\$121,600 00
Loaned on shares.....	17,965 00
Dues repaid on withdrawal, or applied on loans.....	47,944 00
Paid matured shares.....	104,800 00
Dividends paid on withdrawal, or applied on loans.....	11,516 64
Paid for real estate.....	2,969 27
Paid salaries and clerk-hire.....	2,050 00
Paid advertising, printing and postage.....	153 14
Paid rent	375 00
Paid repairs to real estate.....	321 19
Paid taxes, insurance, etc.....	119 55
Paid banking department, examination.....	45 90
Paid banking department, assessment.....	45 64
Advances for taxes, insurance, etc.....	45 00
Special deposits repaid.....	1,092 00
Sundry expenses	602 55
Recording taxes	405 00
Liberty bonds purchased.....	10,000 00
Office furniture	244 50
Suspense account	438 55
Adjusting and balancing dues.....	20 00
Cash on hand December 31 1917.....	32,614 92
	<hr/>
	\$355,367 85
	<hr/>

Plan serial. Par value of shares \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1917, 10,784; shares issued during the year, 615; shares withdrawn during the year, 1,449; shares in force, 9,950. Borrowing members, 420, holding 3,863 shares; non-borrowing members, 1,040, holding 6,087 shares. Female shareholders, 575, holding 3,860 shares. Total

dividends credited members during the year on instalment shares, \$44,714.80; rate, 6 19/100 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$104,800. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,180.69. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 20 cents per share per month.

Loans have been made in Richmond and New York counties, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$691,100. One foreclosure during the year.

THE NEW BRIGHTON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 425 Richmond Terrace, New Brighton, N. Y.

[Organized under Law of 1894. Commenced business 1900]

Officers	Names	Post-office addresses
President.....	FRANK H. INNESS.....	New Brighton, N. Y.
Secretary.....	HARRY G. VAN VECHTEN.....	New Brighton, N. Y.
Treasurer.....	THOMAS H. HARPER.....	New Brighton, N. Y.
Attorney.....	HARRY F. ZURMULLEN.....	New Brighton, N. Y.

ASSETS

Loans on bond and mortgage.....	\$176,800 00
Loans on shares.....	7,650 00
Stocks and bonds.....	5,000 00
Cash on hand and in bank.....	5,169 07
Furniture and fixtures.....	110 00
Instalments due and unpaid.....	2,403 00
Interest, premium, fees and fines due and unpaid.....	1,310 33
Advances for taxes, insurance, etc.....	184 00
	<u>\$198,626 40</u>

LIABILITIES

Due shareholders, dues.....	\$155,555 00
Due shareholders, dividends credited.....	36,714 00
Undivided profits	2,229 79
Guaranty fund (as per section 392 of Banking Law).....	4,127 61
	<u>\$198,626 40</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$9,705 89
Dues credited to members.....	35,355 00
Mortgages redeemed, foreclosed or transferred to real estate..	22,250 00
Loans on shares repaid	5,550 00
Fees received	127 30
Fines received	235 34
Interest received	9,924 49
Premium received	1,856 50
Dividends retained on withdrawals.....	52 47
Advances repaid	12 50
	<u>\$85,069 49</u>

DISBURSEMENTS

Loaned on mortgage.....	\$36,800 00
Loaned on shares.....	7,540 00
Dues repaid on withdrawal, or applied on loans.....	9,645 00
Paid matured shares.....	15,753 00

Dividends paid on withdrawal or applied on loans.....	\$3,423 87
Paid salaries and clerk-hire.....	310 00
Paid advertising, printing and postage.....	92 85
Paid rent	100 00
Paid banking department, examination.....	11 70
Paid banking department, assessment.....	20 30
Officers' bonds	13 50
Advances for taxes, insurance, etc.....	61 50
Mortgage taxes	244 00
Floral piece, director's funeral.....	20 00
Liberty bonds purchased.....	5,000 00
Suspense account	864 70
Cash on hand December 31, 1917.....	5,169 07
	<hr/>
	\$85,069 49

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 2,735; shares issued during the year, 601; shares withdrawn during the year, 292; shares in force, 3,044. Borrowing members, 95, holding 1,101 shares; non-borrowing members, 293, holding 1,943 shares. Female shareholders, 143, holding 1,051 shares. Total dividends credited members during the year on instalment shares, \$10,815.74; rate, 6½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$15,753. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$536.35. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 20 cents per share per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$6,200. Mortgages in force in New York State, \$176,800. No foreclosures during the year.

THE NORTHFIELD BUILDING-LOAN AND SAVINGS ASSOCIATION

No. 9 Union avenue, Mariner's Harbor, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	AZEL F. NIERRELL.....	Mariner's Harbor, N. Y.
Secretary.....	GEORGE H. TREDWELL.....	Port Richmond, N. Y.
Treasurer.....	GEO. T. EGBERT.....	Mariner's Harbor, N. Y.
Attorney.....	MELVIN L. DECKER.....	Mariner's Harbor, N. Y.

ASSETS

Loans on bond and mortgage.....	\$718,281 91
Loans on shares.....	14,946 00
Stocks and bonds.....	11,700 00
Contracts for the sale of real estate.....	3,930 00
Real estate	3,500 00
Cash on hand and in bank.....	10,500 49
Advances for taxes, insurance, etc.....	65 42
	<hr/>
	\$762,923 82

LIABILITIES

Due sharcholders, dues.....	\$576 631 00
Due sharcholders, matured shares.....	1,620 00
Due shareholders, dividends credited.....	134,231 22
Borrowed money	10,000 00
Undivided profits	12,024 97

RICHMOND COUNTY

323

Guaranty fund (as per section 392 of Banking Law)	\$28,303 80
Suspense account	112 83
	<hr/> \$762,923 82 <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$48,501 88
Dues credited to members.....	131,862 00
Money borrowed	35,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	110,819 00
Loans on shares repaid.....	8,895 00
Real estate sold.....	1,000 00
Fees received	487 80
Fines received	366 72
Interest received	41,962 44
Premium received	4,054 21
Rent received	462 00
Dividends retained on withdrawals.....	283 61
Advances repaid	113 95
Contract loans	410 00
Appraisals	273 00
Liberty bonds	8,000 00
Miscellaneous	50 18
	<hr/> \$392,541 79 <hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$169,525 89
Loaned on shares.....	10,805 00
Dues repaid on withdrawal, or applied on loans.....	61,395 00
Paid matured shares.....	75,600 00
Dividends paid on withdrawal, or applied on loans.....	13,215 16
Paid borrowed money and prior mortgages.....	25,000 00
Paid interest on borrowed money and prior mortgages.....	214 35
Paid salaries and clerk-hire.....	2,294 00
Paid advertising, printing and postage.....	369 94
Paid rent	240 00
Paid repairs to real estate.....	72 11
Paid taxes, insurance, etc.....	185 60
Paid banking department, examination.....	40 90
Paid banking department, assessment.....	44 07
Officers' bonds	120 00
Advances for taxes, insurance, etc.....	78 95
Fuel and lights.....	14 10
Attorney	19 00
Burglary insurance	177 99
Janitor	72 00
Appraisals	632 00
Recording mortgages	770 50
Contracts for the sale of real estate.....	1,000 00
Liberty bonds purchased	20,000 00
Sundry appraising expenses.....	119 78
Suspense account	34 96
Cash on hand December 31, 1917.....	10,500 49
	<hr/> \$392,541 79 <hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1917, 10,170; shares issued during the year, 2,439; shares withdrawn during the year, 1,533; shares in force, 11,076. Borrowing members, 439, holding 4,025 shares; non-borrowing members, 1,141, holding 7,051 shares. Female shareholders, 422, holding 2,956 shares. Total dividends credited members during the year on instalment shares, \$38,511.34; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$75,600. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,766.81. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 5 cents per \$100 per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding. \$5,000. Mortgages in force in New York State, \$718,281.91. No foreclosures during the year.

NORTH SHORE BUILDING, LOAN AND SAVINGS ASSOCIATION

No. 25 Richmond avenue, Port Richmond, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	FREDERICK A. VERDON....	West New Brighton, N. Y.
Secretary.....	ANNING S. PRALL.....	West New Brighton, N. Y.
Treasurer.....	ANDREW HAGAMAN	Port Richmond, N. Y.
Attorney.....	ALBERT C. FACH.....	Stapleton, N. Y.

ASSETS

Loans on bond and mortgage.....	\$274,700 00
Loans on shares.....	1,325 00
Stocks and bonds.....	24,625 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	12,885 42
Cash on hand and in bank.....	14,270 15
Furniture and fixtures	225 00
Interest, premium, fees and fines due and unpaid.....	1,995 36
Advances for taxes, insurance, etc.....	92 50
Instalments due and unpaid.....	\$7,721 00

\$331,118 43

LIABILITIES

Due shareholders, dues.....	\$229,486 00
Due shareholders, dividends credited.....	48,941 12
Borrowed money	30,325 00
Advances by Land Bank.....	19,000 00
Undivided profits	411 96
Guaranty fund (as per section 392 of Banking Law).....	2,903 94
Cash over	50 41

\$331,118 43

RECEIPTS

Cash on hand January 1, 1917.....	\$6,116 20
Dues credited to members.....	60,063 00
Money borrowed	32,825 00
Mortgages redeemed, foreclosed or transferred to real estate..	42,900 00
Loans on shares repaid.....	2,175 00
Fees received	233 20
Fines received	414 57
Interest received	16,684 55
Premium received	3,114 65
Rent received	626 35
Advances repaid	9 00
Profit and loss, mortgage tax.....	15 00
Advances from Land Bank.....	27,000 00

Liberty bonds sold	\$7,375 00
Land Bank, dividend.....	25 00
Cash over	91 41

\$199,667 93

DISBURSEMENTS

Loaned on mortgage.....	\$66,900 00
Loaned on shares	625 00
Dues repaid on withdrawal, or applied on loans.....	13,896 00
Paid matured shares.....	30,046 45
Dividends paid on withdrawal, or applied on loans.....	1,749 22
Paid borrowed money and prior mortgages.....	26,400 00
Paid interest on borrowed money and prior mortgages.....	2,380 84
Paid salaries and clerk-hire.....	1,800 00
Paid advertising, printing and postage.....	138 18
Paid rent	147 00
Paid repairs to real estate.....	492 40
Paid taxes, insurance, etc.....	43 75
Paid banking department, examination.....	25 60
Paid banking department, assessment.....	17 47
Officers' bonds	80 00
Advances for taxes, insurance, etc.....	62 75
League dues and expenses.....	32 00
Commission, collecting rent.....	27 90
Mortgage taxes	319 50
Attorney's fees	13 92
Advances from Land Bank repaid.....	8,000 00
Liberty bonds purchased.....	32,000 00
Cash overs repaid	41 00
Checks returned	97 00
To correct error.....	61 80
Cash on hand December 31, 1917.....	14,270 15

\$199,667 93

Plan, serial. Par value of shares. \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 4,799; shares issued during the year, 1,155; shares withdrawn during the year, 612; shares in force, 5,342. Borrowing members, 129, holding 1,366 shares; non-borrowing members, 642, holding 3,976 shares. Female shareholders, 180, holding 1,404 shares. Total dividends credited members during the year on instalment shares, \$14,939.96; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$30,046.45. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,239. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 20 cents per share per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$8,000. Mortgages in force in New York State, \$274,700. No foreclosures during the year.

THE POLISH SAVINGS AND LOAN ASSOCIATION OF RICHMOND COUNTY

No. 67 John street, Port Richmond, N. Y.

[Organized under Law of 1909. Commenced business 1912]

Officers	Names	Post-office addresses
President.....	JOHN S. JAKUBOWSKI.....	New Brighton, N. Y.
Secretary.....	JOHN KAMINSKI	Port Richmond, N. Y.
Treasurer.....	JOHN MOJECKI	Port Richmond, N. Y.
Attorney.....	JAMES BURKE, JR.....	Port Richmond, N. Y.

ASSETS

Loans on bond and mortgage.....	\$348,600 00
Loans on shares.....	9,800 00
Stocks and bonds.....	15,000 00
Shares of Land Bank of State of New York.....	2,000 00
Cash on hand and in bank.....	4,762 97
Furniture and fixtures.....	165 00
Interest, premium, fees and fines due and unpaid.....	126 92
	\$380,454 89

LIABILITIES

Due shareholders, dues.....	\$278,852 69
Due shareholders, dividends credited.....	22,940 74
Balance to be paid borrowers on mortgage loans.....	7,300 00
Borrowed money	30,000 00
Advances by Land Bank.....	38,000 00
Undivided profits	361 46
Guaranty fund (as per section 392 of Banking Law).....	3,000 00
	\$380,454 89

RECEIPTS

Cash on hand January 1, 1917.....	\$4,042 25
Dues credited to members.....	99,335 30
Money borrowed	104,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	3,200 00
Loans on shares repaid.....	1,505 00
Fees received	329 70
Fines received	53 43
Interest received	17,843 53
Premium received	1,488 53
Dividends retained on withdrawals.....	26 21
Advances repaid	18 70
Liberty loan account.....	2,767 50
Advanced by Land Bank.....	25,000 00
Mortgage tax repaid	4 00
	\$259,614 15

DISBURSEMENTS

Loaned on mortgage.....	\$126,000 00
Loaned on shares.....	6,640 00
Dues repaid on withdrawal, or applied on loans.....	20,465 17
Dividends paid on withdrawal, or applied on loans.....	573 96
Paid borrowed money and prior mortgages.....	81,000 00
Paid interest on borrowed money and prior mortgages.....	2,241 25
Paid salaries and clerk-hire.....	975 00
Paid advertising, printing and postage.....	116 35
Paid rent	35 00
Paid banking department, examination.....	15 30
Paid banking department, assessment.....	14 62

Officers bonds.....	\$14 00
Advances for taxes, insurance, etc.....	18 70
State League dues.....	11 00
Land Bank share.....	1,000 00
Liberty bond purchased.....	15,000 00
Telephone	30 00
Mortgage taxes	656 50
Recording mortgages	4 33
Check protector	30 00
Miscellaneous	10 00
Cash on hand December 31, 1917.....	4,762 97
	<hr/>
	\$259,614 15
	<hr/>

Plan, serial. Par value of shares, \$100. Instalments are 50 cents monthly. Shares in force January 1, 1917, 8,301; shares issued during the year, 3,297; shares withdrawn during the year, 1,016; shares in force, 10,582. Borrowing members, 171, holding 3,053 shares; non-borrowing members 491, holding 7,529 shares. Female shareholders, 138, holding 1,701 shares. Total dividends credited members during the year on instalment shares, \$6,005.18; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$7,894.45; rate, 5 per cent. and 6 per cent. No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,191.35. Unpaid, none. Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 5 cents per share per month. Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$7,800. Mortgages in force in New York State, \$348,600. No foreclosures during the year.

PORT RICHMOND CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 70 Richmond avenue, Port Richmond N. Y.

[Organized under Law of 1909. Commenced business 1910]

Officers	Names	Post-office addresses
President.....	EDGAR L. BENJAMIN.....	239 Heberton Avenue.
Secretary.....	HORATIO J. SHARRETT....	70 Richmond Avenue.
Treasurer....	PETER C. LA FORGE.....	West New Brighton, N. Y.
Attorney.....	FRANK I. SMITH.....	26 Richmond Avenue.

ASSETS

Loans on bond and mortgage.....	\$514,350 00
Loans on shares	9,205 00
Stocks and bonds	12,174 00
Contracts for the sale of real estate.....	1,319 20
Cash on hand and in bank.....	6,276 41
	<hr/>
	\$543,324 61
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LIABILITIES

Due shareholders, dues.....	\$443,823 70
Due shareholders, dividends credited.....	56,869 71
Balance to be paid borrowers on mortgage loans.....	2,600 00
Borrowed money	13,700 00
Guaranty fund (as per section 392 of Banking Law).....	19,188 20
Instalments on Liberty bonds.....	7,143 00
	<hr/>
	\$543,324 61
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$13,997 71
Dues credited to members.....	92,474 91
Money borrowed	108,577 77
Mortgages redeemed, foreclosed or transferred to real estate..	66,400 00
Loans on shares repaid.....	3,135 00
Real estate sold	62 85
Fees received	330 85
Fines received	91 28
Interest received	29,181 48
Premium received	5,597 89
Dividends retained on withdrawals.....	2 30
Advances repaid	92 00
Foreclosure claim	2,395 92
Deficiency judgment	33 92
Liberty bonds	15,084 86
	<hr/>
	\$337,458 74

DISBURSEMENTS

Loaned on mortgage.....	\$160,600 00
Loaned on shares	6,490 00
Dues repaid on withdrawal, or applied on loans.....	22,868 00
Paid matured shares	8,516 56
Dividends paid on withdrawal, or applied on loans.....	2,349 79
Cash dividends paid on income and accumulative prepaid shares	8,508 00
Paid borrowed money and prior mortgages.....	94,877 77
Paid interest on borrowed money and prior mortgages.....	808 47
Paid for real estate.....	2,499 12
Paid salaries and clerk-hire.....	1,750 00
Paid advertising, printing and postage.....	239 35
Paid rent	150 00
Paid taxes, insurance, etc.....	767 50
Paid banking department, examination.....	62 30
Paid banking department, assessment.....	27 26
Officers' bonds	65 00
Advances for taxes, insurance, etc.....	17 50
League dues and expenses.....	44 85
Directors	264 00
Auditors	90 00
Legal expense	35 00
Burglary insurance	30 00
Tellers	6 00
War Savings stamps.....	824 00
Liberty bonds purchased	19,291 86
Cash on hand December 31, 1917.....	6,276 41
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	\$337,458 74

Plan, serial. Par value of shares, \$100. Instalments are 50 cents monthly.

Shares in force January 1, 1917, 12,535; shares issued during the year, 2,890; shares withdrawn during the year, 1,534; shares in force, 13,881. Borrowing members, 242, holding 6,302 shares; non-borrowing members, 424, holding 7,579 shares. Female shareholders, 247, holding 4,626 shares. Total dividends credited members during the year on instalment shares, \$14,474.08; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$11,551.93; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$8,516.56. Entrance fee, 10 cents and 25 cents per share. Operating ex-

penses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,674.20. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$514,350. One foreclosure during the year.

PRUDENTIAL SAVINGS AND LOAN ASSOCIATION

No. 1157 Castleton avenue, West New Brighton, N. Y.

[Organized under aLw of 1914. Commenced business 1916]

Officers	Names	Post-office addresses.
President.....	E. E. HARDIN.....	West New Brighton, N. Y.
Secretary.....	EDGAR N. STUART.....	West New Brighton, N. Y.
Treasurer.....	CHRISTIAN P. STORBERG...	West New Brighton, N. Y.
Attorney.....	HOWARD H. WARZEL....	West New Brighton, N. Y.

ASSETS

Loans on bond and mortgage.....	\$18,000 00
Stocks and bonds	600 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	358 67
Instalments due and unpaid.....	\$482 00
	<hr/>
	\$19,958 67

LIABILITIES

Due shareholders, dues.....	\$14,417 00
Due shareholders, dividends credited.....	399 86
Advances by Land Bank.....	5,000 00
Undivided profits	101 81
Guaranty fund (as per section 392 of Banking Law).....	40 00
	<hr/>
	\$19,958 67

RECEIPTS

Cash on hand January 1, 1917.....	\$1,964 46
Dues credited to members.....	11,833 00
Money borrowed	9,753 14
Fees received	153 40
Fines received	7 98
Interest received	701 56
Premium received	139 20
Liberty bonds sold.....	2,000 00
	<hr/>
	\$26,552 74

DISBURSEMENTS

Loaned on mortgage.....	\$16,700 00
Dues repaid on withdrawal, or applied on loans.....	804 00
Paid borrowed money and prior mortgages.....	4,753 14
Paid interest on borrowed money and prior mortgages.....	125 83
Paid salaries and clerk-hire.....	10 00
Paid advertising, printing and postage.....	107 60
Mortgage tax	83 50
Liberty bonds purchased	2,600 00
Land Bank, one share.....	1,000 00
Accrued interest	10 00
Cash on hand December 31, 1917.....	358 67
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	\$26,552 74

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 448; shares issued during the year, 772; shares withdrawn during the year, 117; shares in force, 1,103. Borrowing members, 7, holding 91 shares; non-borrowing members, 180, holding 1,012 shares. Female shareholders, 42, holding 211 shares. Total dividends credited members during the year on instalment shares, \$399.86; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$117.60. Unpaid, none.

Premium plan, installment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 20 cents per \$100 per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$4,200. Mortgages in force in New York State, \$18,000. No foreclosures during the year.

RICHMOND BOROUGH CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 16 Bush avenue, Mariner's Harbor, N. Y.

[Organized under Law of 1894. Commenced business 1902]

Officers	Names	Post-office addresses
President.....	L. W. FREEMAN.....	Mariner's Harbor.
Secretary.....	M. D. MINOR.....	Mariner's Harbor
Treasurer.....	ELMER F. HUNT.....	Port Richmond.
Attorney.....	JAMES BURKE, JR.....	Port Richmond.

ASSETS

Loans on bond and mortgage.....	\$56,650 00
Loans on shares.....	1,880 00
Stocks and bonds.....	2,080 00
Cash on hand and in bank.....	4,665 46
Instalments due and unpaid.....	490 00
Interest, premium, fees and fines due and unpaid.....	503 51
	<hr/>
	\$66,268 97
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LIABILITIES

Due shareholders, dues.....	\$50,778 00
Due shareholders, matured shares.....	26 00
Due shareholders, dividends credited.....	11,409 60
Borrowed money	2,000 00
Undivided profits	365 91
Guaranty fund (as per section 392 of Banking Law).....	1,485 46
Dues overpaid	204 00
	<hr/>
	\$66,268 97
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RECEIPTS

Cash on hand January 1, 1917.....	\$3,863 33
Dues credited to members.....	11,402 70
Money borrowed	3,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	12,600 00
Loans on shares repaid	425 00
Fees received	62 00
Fines received	67 81
Interest received	3,336 41
Dividends retained on withdrawals.....	295 60
Liberty bonds sold.....	2,920 00
Attorney	9 00
Messenger	2 00
	<hr/>
	\$38,013 85
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DISBURSEMENTS

Loaned on mortgage.....	\$11,950 00
Loaned on shares	1,800 00
Dues repaid on withdrawal, or applied on loans.....	7,693 70
Paid matured shares	1,452 04
Dividends paid on withdrawal, or applied on loans.....	1,452 26
Cash dividends paid on income and accumulative prepaid shares	96 00
Paid borrowed money and prior mortgages.....	3,500 00
Paid interest on borrowed money and prior mortgages.....	31 50
Paid salaries and clerk-hire.....	200 00
Paid advertising, printing and postage.....	48 90
Paid rent	55 00
Paid banking department, assessment.....	4 69
Officers' bonds	12 00
League dues	5 00
Messenger service	2 00
Recording papers	3 50
Attorney	9 00
Mortgage tax	30 00
Liberty bonds purchased	5,000 00
Profit and loss, fees returned.....	2 80
Cash on hand December 31, 1917.....	4,665 46
	<hr/>
	\$38,013 85
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 815; shares issued during the year, 310; shares withdrawn during the year, 125; shares in force, 1,000. Borrowing members, 48, holding 333 shares; non-borrowing members, 57, holding 667 shares. Female shareholders, 45, holding 316 shares. Total dividends credited members during the year on instalment shares, \$3,212.80; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$44; rate, 6 per cent. Amount of filed and unpaid withdrawals December 31, 1917, \$1,172.10. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$322.90. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$56,650. No foreclosures during the year.

RICHMOND COUNTY BUILDING AND MUTUAL LOAN ASSOCIATION

No. 192 Main street, Tottenville, Richmond Borough, N. Y.

[Organized under Law of 1851. Commenced business 1881]

Officers	Names	Post-office addresses
President.....	CHARLES A. MARSHALL...	Tottenville, N. Y.
Secretary.....	GILBERT S. BARNES.....	Tottenville, N. Y.
Treasurer.....	ARTHUR W. BROWNE.....	Prince Bay, N. Y.
Attorneys.....	{ CHARLES A. MARSHALL... }	Tottenville, N. Y.
	{ ARTHUR H. YETMAN..... }	

ASSETS

Loans on bond and mortgage.....	\$1,080,000 00
Loans on shares	24,195 00
Stocks and bonds	19,400 00
Contracts for the sale of real estate.....	9,259 00
Real estate	37,460 25
Cash on hand and in bank.....	25,199 71

Furniture and fixtures.....	\$1,731 71
Interest, premium, fees and fines due and unpaid.....	5,132 98
Advances for taxes, insurance, etc.....	2,003 13
Attorney	731 56
Bills receivable	600 90
Loan expense	61 42
Accrued interest	3,519 07
County clerk	237 14
	<hr/>
	\$1,200,531 87

LIABILITIES

Due shareholders, dues.....	\$1,016,082 00
Due shareholders, dividends credited.....	148,916 57
Balance to be paid borrowers on mortgage loans.....	9,422 95
Borrowed money	15,000 00
Undivided profits	2,567 89
Guaranty fund (as per section 392 of Banking Law).....	17,445 08
Individual accounts	97 38
	<hr/>
	\$1,209,531 87

RECEIPTS

Cash on hand January 1, 1917.....	\$67,705 02
Dues credited to members	200,225 00
Money borrowed	65,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	151,500 00
Loans on shares repaid.....	15,784 00
Real estate sold	6,754 06
Fees received	753 75
Fines received	3,076 07
Interest received	72,774 42
Rent received	2,050 26
Dividends retained on withdrawals.....	715 06
Advances repaid	5,516 27
Printing	5 00
Mortgage tax repaid.....	407 50
Contract for the sale of real estate.....	532 50
Individual accounts	5,035 13
Insurance adjustments	485 00
Attorney's fees	3,030 77
Bills receivable	1,611 20
County clerk's fees advanced.....	291 55
Liberty bonds sold	1,600 00
Loan expenses repaid	502 44
	<hr/>
	\$605,355 00

DISBURSEMENTS

Loaned on mortgage	\$188,519 25
Loaned on shares	16,885 00
Dues repaid on withdrawal, or applied on loans.....	104,635 00
Paid matured shares	81,800 00
Dividends paid on withdrawal, or applied on loans.....	14,208 38
Cash dividends paid on income and accumulative prepaid shares	18,107 67
Paid borrowed money and prior mortgages.....	60,000 00
Paid interest on borrowed money and prior mortgages.....	733 33
Paid for real estate.....	27,142 00
Paid salaries and clerk-hire.....	3,733 16
Paid advertising, printing and postage.....	533 47
Paid rent	300 00

Paid repairs to real estate.....	\$978 14
Paid taxes, insurance, etc.....	834 42
Paid banking department, examination.....	124 60
Paid banking department, assessment.....	69 90
Officers' bonds	52 20
Advances for taxes, insurance, etc.....	6,422 53
League dues and expenses.....	55 80
Individual accounts	7,314 72
Mortgage taxes	755 50
County clerk	430 47
Loan expense advanced.....	536 27
Fixtures	30 72
Fines rebated	85 42
Insurance adjustments	485 00
Telephone	67 73
Lights	64 67
Miscellaneous	234 24
Attorney's fees advanced	4,059 42
Liberty bonds purchased	21,000 00
Guaranty fund	7,538 48
Foreclosure costs	3,583 70
County clerk's fees	18 00
Profit and loss, real estate.....	404 00
Bills receivable	2,212 10
Contracts for the sale of real estate.....	6,200 00
Cash on hand December 31, 1917.....	25,199 71
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	\$605,355 00
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 15,017; shares issued during the year, 3,213; shares withdrawn during the year, 2,390; shares in force, 15,840. Borrowing members, 591, holding 5,400 shares; non-borrowing members, 1,360, holding 10,440 shares. Female shareholders, 653, holding 3,810 shares. Total dividends credited members during the year on instalment shares, \$42,141.72; rate, 5% per cent. Total dividends credited or paid in cash to members during the year on other shares, \$18,501.67; rate, 5 per cent. Amount of filed and unpaid withdrawals December 31, 1917, \$4,264.19. Amount of shares matured during the year, \$81,800. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$5,066.99. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$12,000. Mortgages in force in New York State, \$1,080,000. Fourteen foreclosures during the year.

SOUTH SHORE SAVINGS AND LOAN ASSOCIATION

No. 11 Sixth street, New Dorp, N. Y.

[Organized under Law of 1914. Commenced business 1915]

Officers	Names	Post-office addresses
President.....	A. J. GROUT.....	New Dorp, N. Y.
Secretary.....	A. E. POST.....	Midland, N. Y.
Treasurer.....	E. C. LANGSTROTH.....	Midland, N. Y.
Attorney.....	JOHN M. BRAISTED.....	Port Richmond, N. Y.

ASSETS

Loans on bond and mortgage.....	\$26.350 00
Loans on shares	228 00
Shares of Land Bank of State of New York.....	1,000 00

334 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Deal estate	\$1 00
Cash on hand and in bank.....	1,917 42
Accrued interest	14 40
	<hr/>
	\$29,510 82
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LIABILITIES

Due shareholders, dues.....	\$17,811 59
Due shareholders, dividends credited.....	381 65
Balance to be paid borrowers on mortgage loans.....	2,500 00
Advances by Land Bank.....	8,000 00
Undivided profits	731 89
Guaranty fund (as per section 392 of Banking Law).....	64 05
Suspense account	21 64
	<hr/>
	\$29,510 82
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,361 96
Dues credited to members.....	10,875 10
Money borrowed	6,000 00
Loans on shares repaid.....	368 00
Fees received	91 10
Fines received	35 46
Interest received	1,148 84
Premium received	70 10
Dividends retained on withdrawals.....	30 96
Insurance collected, fire loss.....	783 04
	<hr/>
	\$20,764 56
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DISBURSEMENTS

Loaned on mortgage.....	\$12,950 00
Loaned on shares	516 00
Dues repaid on withdrawal, or applied on loans.....	2,889 05
Dividends paid on withdrawal, or applied on loans.....	88 84
Paid interest on borrowed money and prior mortgages.....	253 52
Paid salaries and clerk-hire.....	252 00
Paid advertising, printing and postage.....	49 47
Paid rent	25 00
Paid banking department, examination.....	13 00
Paid banking department, assessment.....	1 82
Officers' bonds	10 00
Insurance claim repaid.....	783 04
Land Bank share and accrued interest.....	1,014 40
Appraisals.	1 00
Cash on hand December 31, 1917.....	1,917 42
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	\$20,764 56
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 461; shares issued during the year, 373; shares withdrawn during the year, 116; shares in force, 718. Borrowing members, 13, holding 141 shares; non-borrowing members, 109, holding 577 shares. Female shareholders, 38, holding 139 shares. Total dividends credited members during the year on instalment shares, \$221.15; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$173.21; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$337.47. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent.
Premium paid by borrowing members, 10 cents per share per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$3,000. Mortgages in force in New York State, \$26,350. No foreclousures during the year.

STATEN ISLAND BUILDING, LOAN AND SAVINGS ASSOCIATION

No. 207 Taylor street, West New Brighton, Borough of Richmond, N. Y. City.

[Organized under Laws of 1851. Commenced business 1876]

Officers	Names	Post-office addresses
President.....	JOHN W. HUGHES.....	Port Richmond, N. Y.
Secretary.....	JOHN H. MADDEN.....	West New Brighton, N. Y.
Treasurer.....	JOHN F. SMITH.....	West New Brighton, N. Y.
Attorney.....	FRANK I. SMITH.....	Port Richmond, N. Y.

ASSETS

Loans on bond and mortgage.....	\$428,300 00
Loans on shares.....	9,200 00
Stocks and bonds.....	45,000 00
Cash on hand and in bank.....	28,851 92
Furniture and fixtures.....	200 00
Interest, premium, fees and fines due and unpaid.....	944 65
Advances for taxes, insurance, etc.....	117 35
	<hr/>
	\$512,613 92

LIABILITIES

Due shareholders, dues.....	\$391,235 00
Due shareholders, dividends credited.....	91,950 91
Undivided profits	4,203 31
Guaranty fund (as per section 392 of Banking Law).....	24,900 00
Interest advanced	271 75
Premium advanced	52 95
	<hr/>
	\$512,613 92

RECEIPTS

Cash on hand January 1, 1917.....	\$23,967 52
Dues credited to members.....	100,805 00
Money borrowed	21,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	89,050 00
Loans on shares repaid.....	4,275 00
Fees received	472 75
Fines received	783 79
Interest received	28,808 76
Premium received	5,386 16
Dividends retained on withdrawals.....	383 04
Advances repaid	473 85
	<hr/>
	\$275,405 87

DISBURSEMENTS

Loaned on mortgage.....	\$54,300 00
Loaned on shares.....	5,275 00
Dues repaid on withdrawal, or applied on loans.....	32,450 00
Paid matured shares.....	78,000 00
Dividends paid on withdrawal, or applied on loans.....	6,412 59
Paid borrowed money and prior mortgages.....	21,000 00
Pain interest on borrowed money and prior mortgages.....	443 26
Paid salaries and clerk-hire.....	1,913 00

Paid advertising, printing and postage.....	\$161 23
Paid rent	150 00
Paid banking department, examination.....	35 60
Paid banking department, assessment.....	30 37
Officers' bonds	40 00
Advances for taxes, insurance, etc.....	373 85
Furniture and fixtures.....	295 25
Convention expense	39 50
Burglar insurance	29 60
Legal expense	10 00
Mortgage tax	434 70
Appraisals	160 00
Liberty bonds purchased.....	45,000 00
Cash on hand December 31, 1917.....	28,851 92
	<hr/>
	\$275,405 87
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917. 7,740; shares issued during the year, 1,648; shares withdrawn during the year, 1,200; shares in force, 8,188. Borrowing members, 228, holding 2,408 shares; non-borrowing members, 706, holding 5,780 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$29,641.18; rate 7 per cent.

No unpaid withdrawals. Amount of shares matured during the year. \$78,000. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,681.58. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share per month for each \$100.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$6,500. Mortgages in force in New York State, \$428,300. Three foreclosures during the year.

THIRD WARD SAVINGS AND LOAN ASSOCIATION

No. 2068 Richmond Terrace, Port Richmond, N. Y.

[Organized under Law of 1892. Commenced business 1906]

Officers	Names	Post-office addresses
President	JAMES H. HARIGAN.....	1413 Richmond Avenue.
Secretary	M. J. HUGHES.....	2068 Richmond Terrace.
Treasurer	CHARLES A. FERRIE.....	203 Pelton Avenue.
Attorney	JOHN M. BRAISTED.....	Bank Bldg., Port Richmond.

ASSETS

Loans on bond and mortgage.....	\$28,650 00
Loans on shares.....	935 00
Stocks and bonds.....	1,000 00
Cash on hand and in bank.....	450 86
Advances for taxes, insurance, etc.....	32 00
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	\$31,067 86
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LIABILITIES

Due shareholders, dues.....	\$26,207 00
Due shareholders, dividends credited.....	2,629 02
Borrowed money	900 00
Undivided profits	744 05
Guaranty fund (as per section 392 of Banking Law).....	587 79
	<hr/>
	\$31,067 86
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$853 66
Dues credited to members.....	13,903 25
Money borrowed	12,800 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,500 00
Loans on shares repaid.....	70 00
Fees received	133 37
Interest received	1,315 90
Sale of furniture.....	38 00
	<hr/>
	\$30,614 18
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$13,850 00
Loaned on shares	395 00
Dues repaid on withdrawal, or applied on loans.....	2,483 76
Dividends paid on withdrawal, or applied on loans.....	183 01
Cash dividends paid on income and accumulative prepaid shares	81 87
Paid borrowed money and prior mortgages.....	11,900 00
Pain interest on borrowed money and prior mortgages.....	77 69
Paid salaries and clerk-hire.....	100 00
Paid advertising, printing and postage.....	53 88
Paid banking department, examination.....	13 30
Paid banking department, assessment.....	2 06
Officers' bonds	12 00
League dues	8 00
Legal expenses	2 75
Liberty bonds purchased.....	1,000 00
Cash on hand December 31, 1917.....	450 86
	<hr/>
	\$30,614 18
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 50 cents monthly.

Shares in force January 1, 1917, 1,000; shares issued during the year, 663½; shares withdrawn during the year, 139; shares in force, 1,524½. Borrowing members, 14, holding 286½ shares; non-borrowing members, 86, holding 1,238 shares. Female shareholders, 14, holding 194 shares. Total dividends credited members during the year on instalment shares, \$851.68; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$81.87; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$173.88. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$28,650. No foreclosures during the year.

TOMPKINSVILLE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 4 Van Duzer street, Tompkinsville, N. Y.

[Organized under Law of 1894. Commenced business 1908]

Officers	Names	Post-office addresses
President.....	HERMAN C. HAGEDORN...	Stapleton, N. Y.
Secretary.....	GEORGE C. HALL.....	Stapleton, N. Y.
Treasurer.....	ANTON L. SCHWAB.....	Tompkinsville, N. Y.
Attorney.....	ERNEST T. LINDEMANN...	45 B'way, New York, N. Y.

ASSETS

Loans on bond and mortgage.....	\$417,550 00
Loans on shares.....	21,017 00

338 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Stocks and bonds	\$3,500 00
Cash on hand and in bank.....	3,297 74
Interest, premium, fees and fines due and unpaid.....	1,922 05
Advances for taxes, insurance, etc.....	22 50
Instalments due and unpaid.....	\$3,451 00

\$447,309 29

LIABILITIES

Due shareholders, dues.....	\$341,958 00
Due shareholders, dividends credited.....	67,007 27
Balance to be paid borrowers on mortgage loans.....	2,900 00
Borrowed money	24,000 00
Undivided profits	1,250 15
Guaranty fund (as per section 392 of Banking Law)	8,000 00
Suspense account	51 42
Cash over	11 45
Instalments on Liberty bonds.....	2,131 00

\$447,309 29

RECEIPTS

Cash on hand January 1, 1917.....	\$932 93
Dues credited to members.....	94,834 00
Money borrowed	215,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	50,700 00
Loans on shares repaid.....	10,255 00
Fees received	208 15
Fines received	280 64
Interest received	23,656 07
Premium received	4,409 32
Advances repaid	117 00
Individuals	161 06
Mortgage taxes repaid	119 55
Cash over	20 45
Liberty bonds sold.....	10,000 00
Instalments on Liberty bonds.....	2,131 00

\$412,823 17

DISBURSEMENTS

Loaned on mortgage.....	\$141,650 00
Loaned on shares.....	12,065 00
Dues repaid on withdrawal, or applied on loans.....	36,019 00
Dividends paid on withdrawal, or applied on loans.....	6,315 55
Paid borrowed money and prior mortgages.....	195,000 00
Paid interest on borrowed money and prior mortgages.....	1,235 59
Paid salaries and clerk-hire.....	1,086 63
Paid advertising, printing and postage.....	86 62
Paid rent	120 00
Paid banking department, examination.....	30 60
Paid banking department, assessment.....	21 50
Officers' bonds	24 00
Liberty bonds purchased.....	13,500 00
League dues and expenses.....	38 00
Burglary insurance	25 00
Hold up insurance.....	28 12
Cabinet.	27 50
Mortgage taxes	719 75
Individuals.	1,485 94
Interest and premium overpaid.....	3 58
Error in cash found.....	20 00

Cash short	\$0 25
Sundries.	22 80
Cash on hand December 31, 1917.....	3,297 74
	<hr/>
	\$412,823 17
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 7,084; shares issued during the year, 1,993; shares withdrawn during the year, 946; shares in force, 8,131. Borrowing members, 151, holding 2,763 shares; non-borrowing members, 801, holding 5,368 shares. Female shareholders, 332, holding 2,329 shares. Total dividends credited members during the year on instalment shares, \$22,233.73; rate, 6½ per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,458.67. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per \$100 per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$7,500. Mortgages in force in New York State, \$417,550. One foreclosure during the year.

WESTERLEIGH BUILDING, LOAN AND SAVINGS ASSOCIATION

No. 830 Jewett avenue, Westerleigh, N. Y.

[Organized under Law of 1892. Commenced business 1898]

Officers	Names	Post-office addresses
President.....	JOHN DE MORGAN.....	West New Brighton, N. Y.
Secretary.....	HIRAM C. HORTON.....	West New Brighton, N. Y.
Treasurer.....	GEORGE W. BLAKE.....	West New Brighton, N. Y.
Attorney.....	MELVIN L. LECKER.....	149 B'way, New York, N. Y.

ASSETS

Loans on bond and mortgage.....	\$771,255 00
Loans on shares.....	24,012 00
Stocks and bonds.....	10,226 00
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	5,301 32
Real estate	6,672 00
Cash on hand and in bank.....	5,172 25
Furniture and fixtures.....	396 15
Interest, premium, fees and fines due and unpaid.....	2,580 10
Advances for taxes, insurance, etc.....	106 15
	<hr/>
	\$826,720 97
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$607,080 68
Due shareholders, dividends credited.....	132,873 07
Balance to be paid borrowers on mortgage loans.....	7,694 50
Borrowed money	47,791 41
Undivided profits	4,381 31
Guaranty fund (as per section 392 of Banking Law).....	26,900 00
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	\$826,720 97
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RECEIPTS

Cash on hand January 1, 1917.....	\$30,956 50
Dues credited to members.....	169,313 47
Money borrowed.....	40,184 05

Mortgages redeemed, foreclosed or transferred to real estate.	\$98,750 00
Loans on shares repaid.....	11,850 00
Fees received.....	519 40
Fines received.....	598 65
Interest received.....	41,162 41
Premium received.....	6,132 88
Rent received.....	276 00
Dividends retained on withdrawals.....	36
Advances repaid.....	1,000 41
Mortgage tax returned.....	15 00
Contracts for the sale of real estate.....	525 00
Revenue stamps.....	92
Furniture	3 75
Liberty bonds sold.....	3,974 00
	<hr/>
	\$405,262 80

DISBURSEMENTS

Loaned on mortgage.....	\$241,525 50
Loaned on shares.....	18,507 00
Dues repaid on withdrawal or applied on loans.....	47,352 50
Paid matured shares.....	45,093 38
Dividends paid on withdrawal, or applied on loans.....	11,109 20
Cash dividends paid on income and accumulative prepaid shares	889 11
Paid borrowed money and prior mortgages.....	12,654 06
Paid interest on borrowed money and prior mortgages.....	1,034 23
Paid salaries and clerk-hire.....	3,499 00
Paid advertising, printing and postage.....	641 08
Paid rent	100 00
Paid repairs to real estate.....	253 83
Paid taxes, insurance, etc.....	144 20
Paid banking department, examination.....	56 90
Paid banking department, assessment.....	42 47
Officers' bonds	127 82
Advances for taxes, insurance, etc.....	791 75
League dues	16 00
Expense, miscellaneous	648 56
Office building maintenance.....	122 31
Furniture and fixtures.....	88 65
Mortgage taxes	1,193 00
Liberty bonds purchased.....	14,200 00
Cash on hand December 31, 1917.....	5,172 25
	<hr/>
	\$405,262 80

Plan, serial. Par value of shares, \$100. Instalments are 50 cents monthly.

Shares in force January 1, 1917, 16,327; shares issued during the year, 5,044; shares withdrawn during the year, 2,095; shares in force, 19,276. Borrowing members, 303, holding 5,688 shares; non-borrowing members, 1,254, holding 13,588 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$16,994.92; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$22,141.44; rate, 5 per cent. and 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$45,093.38. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$5,032.46. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$771,255. No foreclosures during the year.

ROCKLAND COUNTY

CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF SPRING VALLEY

First National Bank Bldg., Spring Valley, N. Y.

[Organized under Law of 1887. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	STEPHEN H. BURR.....	Spring Valley, N. Y.
Secretary.....	LEWIS H. FURMAN.....	Spring Valley, N. Y.
Treasurer.....	CHARLES H. MAPES.....	Spring Valley, N. Y.
Attorney.....	GEORGE A. BLAUVELT.....	Monsey, N. Y.

ASSETS

Loans on bond and mortgage.....	\$156,900 00
Loans on shares	100 00
Stocks and bonds.....	10,000 00
Real estate	1,927 80
Cash on hand and in bank.....	3,651 29
Furniture and fixtures.....	14 06
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	\$172,593 15
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LIABILITIES

Due shareholders, dues.....	\$127,776 00
Due shareholders, dividends credited.....	30,052 71
Borrowed money	7,000 00
Undivided profits	2,665 82
Guaranty fund (as per section 392 of Banking Law).....	5,098 62
	<hr/>
	\$172,593 15
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$4,763 40
Dues credited to members.....	26,711 00
Money borrowed	7,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	2,000 00
Fees received	67 13
Fines received	113 74
Interest received	8,915 30
Premium received	586 20
Rent received	90 00
Dividends retained on withdrawals.....	78 14
Advances repaid	40 00
	<hr/>
	\$50,364 91
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DISBURSEMENTS

Loaned on mortgage.....	\$13,900 00
Dues repaid on withdrawal, or applied on loans.....	2,719 00
Paid matured shares.....	18,816 00
Dividends paid on withdrawal, or applied on loans.....	388 23
Paid interest on borrowed money and prior mortgages.....	4 33
Paid salaries and clerk-hire.....	600 00
Paid advertising, printing and postage.....	18 00
Paid rent	60 00
Paid repairs to real estate.....	65 86
Paid taxes, insurance, etc.....	64 38
Paid banking department, examination.....	18 10
Paid banking department, assessment.....	9 97
Officers' bonds	20 00
State league dues.....	6 00
Recording mortgage.....	23 75

342 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Liberty bonds purchased.....	\$10,000 00
Cash on hand December 31, 1917.....	3,651 29
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	\$50,364 91
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 2,093; shares issued during the year, 266; shares withdrawn during the year, 165; shares in force, 2,194. Borrowing members, 104, holding 866½ shares; non-borrowing members, 199, holding 1,327½ shares. Female shareholders, 91, holding 889 shares. Total dividends credited members during the year on instalment shares, \$8,631.11; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$18,816. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$704. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share per month.

Loans have been in Rockland county, New York State. Largest mortgage loan outstanding, \$8,000. Mortgages in force in New York State, \$156,900. No foreclosures during the year.

HOME BUILDING AND LOAN ASSOCIATION OF SPRING VALLEY

Main Street, Spring Valley, N. Y.

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	CHARLES E. DE BAUN.....	Spring Valley, N. Y.
Secretary.....	ALEXANDER H. MERRITT.....	Spring Valley, N. Y.
Treasurer.....	LOUIS H. BOECHER, Jr.....	Spring Valley, N. Y.
Attorney.....	JONATHAN W. SHERWOOD.....	Spring Valley, N. Y.

ASSETS

Loans on bond and mortgage.....	\$113,000 00
Loans on shares	2,670 00
Stocks and bonds	950 00
Shares of Land Bank of State of New York.....	2,000 00
Cash on hand and in bank.....	1,261 74
Furniture and fixtures	359 25
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	\$120,240 99
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$73,757 16
Due shareholders, dividends credited.....	9,686 63
Balance to be paid borrowers on mortgage loans.....	1,280 00
Borrowed money	7,000 00
Advances by Land Bank.....	27,000 00
Undivided profits	241 59
Guaranty fund (as per section 392 of Banking Law).....	1,275 61
	<hr/>
	\$120,240 99
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$4,965 79
Dues credited to members.....	19,425 95
Money borrowed	33,100 00
Mortgages redeemed, foreclosed or transferred to real estate..	7,524 31
Loans on shares repaid.....	1,455 00
Fees received	36 00
Fines received	21 61
Interest received	5,597 77
Premium received	525 70

Dividends retained on withdrawals.....	\$72 73
Liberty bond sold.....	50 00
Land Bank, dividend.....	25 00
Discount.	3 50
	<hr/>
	\$72,803 36
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DISBURSEMENTS

Loaned on mortgage.....	\$33,169 31
Loaned on shares.....	1,595 00
Dues repaid on withdrawal, or applied on loans.....	10,784 84
Dividends paid on withdrawal, or applied on loans.....	503 60
Cash dividends paid on income and accumulative prepaid shares	558 00
Paid borrowed money and prior mortgages.....	21,100 00
Paid interest on borrowed money and prior mortgages.....	1,244 03
Paid salaries and clerk-hire.....	175 00
Paid advertising, printing and postage.....	73 00
Paid rent	60 00
Paid banking department, examination.....	18 10
Paid banking department, assessment.....	6 67
Officers' bonds	8 00
State League dues and expenses.....	41 15
Land Bank expenses.....	3 00
Insurance.	25 92
Adding machine	175 00
Protest.	1 00
Land Bank share.....	1,000 00
Liberty bonds purchased.....	1,000 00
Cash on hand December 31, 1917.....	1,261 74
	<hr/>
	\$72,803 36
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Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 1,294; shares issued during the year, 374; shares withdrawn during the year, 190; shares in force, 1,478. Borrowing members, 74, holding 572 shares; non-borrowing members, 271, holding 906 shares. Female shareholders, 94, holding 403 shares. Total dividends credited members during the year on instalment shares, \$1,778.50; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,441.47; rate, 6 per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$383.07. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share per month.

Loans have been in Rockland county, New York State. Largest mortgage loan, outstanding, \$6,000. Mortgages in force in New York State, \$113,000. No foreclosures during the year.

NYACK BUILDING, CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 24 North Broadway, Nyack, N. Y.

[Organized under Law of 1887. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	CHARLES HARING	Piermont, N. Y.
Secretary.....	VICTOR ACKERMAN.....	Nyack, N. Y.
Treasurer.....	HOWARD GARNER	Nyack, N. Y.
Attorney.....	IRVING HOPPER	Nyack, N. Y.

ASSETS

Loans on bond and mortgage.....	\$451,215 00
Loans on shares.....	7,647 00

344 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Stocks and bonds	\$11,937 50
Real estate.....	4,036 56
Cash on hand and in bank.....	4,341 25
Furniture and fixtures.....	400 00
Accrued interest.....	672 43

\$480,249 74

LIABILITIES

Due shareholders, dues.....	\$366,157 00
Due shareholders, dividends credited.....	77,936 05
Balance to be paid borrowers on mortgage loans.....	1,018 50
Borrowed money.....	17,500 00
Undivided profits.....	4,971 73
Guaranty fund (as per section 392 of Banking Law).....	12,663 29
Suspense	3 17

\$480,249 74

RECEIPTS

Cash on hand January 1, 1917.....	\$27,496 55
Dues credited to members.....	80,195 00
Money borrowed	35,000 00
Mortgages redeemed, foreclosed or transferred to real estate.....	64,325 00
Loans on shares repaid	11,113 00
Real estate sold	1,860 80
Fees received	242 10
Fines received	513 51
Interest received	27,710 64
Rent received	300 00
Dividends retained on withdrawals.....	1,214 34
Bonds, depreciation	1,262 50
Profit and loss items	71 20
Suspense	645 55

\$251,950 19

DISBURSEMENTS

Loaned on mortgage.....	\$134,481 50
Loaned on shares.....	3,235 00
Dues repaid on withdrawal, or applied on loans.....	43,445 00
Paid matured shares	33,000 00
Dividends paid on withdrawal, or applied on loans.....	10,142 55
Cash dividends paid on income and accumulative prepaid shares	239 00
Paid borrowed money and prior mortgages.....	17,500 00
Paid interest on borrowed money and prior mortgages.....	463 18
Paid salaries and clerk-hire.....	1,329 26
Paid advertising, printing and postage.....	60 41
Paid rent	180 00
Paid repairs to real estate.....	20 36
Paid taxes, insurance, etc.....	105 39
Paid banking department, examination	30 90
Paid banking department, assessment	27 22
Officers' bonds	20 00
Profit and loss items	2,328 23
Interest returned	30 00
Rent of safe deposit box.....	15 00
Sundry expense	98 72
Furniture insurance	4 00
Suspense	853 22
Cash on hand December 31, 1917.....	4,341 25

\$251,950 19

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 6,389; shares issued during the year 1,054; shares withdrawn during the year, 926; shares in force, 6,517. Borrowing members, 258, holding 2,446 shares; non-borrowing members, 626, holding 4,071 shares. Female shareholders, 427, holding 2,848 shares. Total dividends credited members during the year on instalment shares, \$21,119.31; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,641.15; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$33,000. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,707.39. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Rockland and Westchester counties, New York State. Largest mortgage loan outstanding, \$19,300. Mortgages in force in New York State, \$451,215. One foreclosure during the year.

ORANGETOWN SAVINGS AND LOAN ASSOCIATION

Sparkill, N. Y.

[Organized under Law of 1914. Commenced business 1915]

Officers	Names	Post-office addresses
President.....	MARTIN L. BELL.....	Sparkill, N. Y.
Secretary.....	OSWALD A. BAUER.....	Sparkill, N. Y.
Treasurer.....	JOHN P. GRAHAM.....	Sparkill, N. Y.
Attorney.....	OSWALD A. BAUER.....	Sparkill, N. Y.

ASSETS

Loans on bond and mortgage.....	\$33,200 00
Cash on hand and in bank.....	1,092 11
Furniture and fixtures.....	39 00
	<hr/>
	\$34,331 11
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$26,796 00
Due shareholders, dividends credited.....	1,085 15
Balance to be paid borrowers on mortgage loans.....	1,658 88
Borrowed money	4,500 00
Undivided profits	166 34
Guaranty fund (as per section 392 of Banking Law).....	114 74
Expenses unpaid	10 00
	<hr/>
	\$34,331 11
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$613 87
Dues credited to members.....	13,827 00
Money borrowed	4,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	800 00
Loans on shares repaid.....	260 00
Fees received	102 75
Fines received	48 76
Interest received	1,640 36
Dividends retained on withdrawals.....	36 94
	<hr/>
	\$21,829 68
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DISBURSEMENTS

Loaned on mortgage.....	\$15,611 05
Loaned on shares	200 00
Dues repaid on withdrawal, or applied on loans.....	2,748 00
Dividends paid on withdrawal, or applied on loans.....	98 05
Cash dividends paid on income and accumulative prepaid shares	499 50
Paid borrowed money and prior mortgages.....	1,200 00
Paid interest on borrowed money and prior mortgages.....	140 57
Paid salaries and clerk-hire.....	85 00
Paid advertising, printing and postage.....	103 65
Paid banking department, examination.....	12 60
Paid banking department, assessment.....	2 15
Officers' bonds	28 00
Safe deposit box rent.....	9 00
Cash on hand December 31, 1917.....	1,092 11
	<hr/>
	\$21,829 68
	<hr/>

Plan, permanent. Par value of shares, \$100 and \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 843; shares issued during the year, 294; shares withdrawn during the year, 146; shares in force, 991. Borrowing members, 23, holding 166 shares; non-borrowing members, 151, holding 825 shares. Female shareholders, 32, holding 145 shares. Total dividends credited members during the year on instalment shares, \$780.86; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$384.37; rate, 4½ per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$225.65. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$10.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been in Rockland county, New York State. Largest mortgage loan outstanding, \$3,600. Mortgages in force in New York State, \$33,200. No foreclosures during the year.

THE PARK CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF
PEARL RIVER, NEW YORK

Central avenue, Pearl River, N. Y.

[Organized under Law of 1894. Commenced business 1899]

Officers	Names	Post-office addresses
President.....	WILLIAM A. SERVEN.....	Pearl River, N. Y.
Secretary.....	WILLIAM J. DOLAN.....	Pearl River, N. Y.
Treasurer.....	PHILIP BECKERLE	Pearl River, N. Y.
Attorney.....	IRVING HOPPER	Nyack, N. Y.

ASSETS

Loans on bond and mortgage.....	\$225,450 00
Loans on shares.....	6,620 00
Stocks and bonds.....	10,000 00
Cash on hand and in bank.....	5,386 87
Furniture and fixtures.....	208 30
Instalments due and unpaid.....	\$1,336 00
Interest, premium, fees and fines due and unpaid....	731 41
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	\$247,665 17
	<hr/>

LIABILITIES

Due shareholders, dues	\$183,540 00
Due shareholders, dividends credited.....	48,719 94
Balance to be paid borrowers on mortgage loans.....	750 85
Borrowed money	7,500 00
Undivided profits	1,330 97
Guaranty fund (as per section 392 of Banking Law).....	5,146 39
Unearned or rebatable premium.....	669 10
Profit and loss	7 92
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	\$247,665 17
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RECEIPTS

Cash on hand January 1, 1917.....	\$313 82
Dues credited to members.....	37,975 00
Money borrowed	46,900 00
Mortgages redeemed, foreclosed or transferred to real estate.	31,800 00
Loans on shares repaid	2,010 00
Fees received	114 25
Fines received	286 20
Interest received	13,701 91
Premium received	1,076 52
Dividends retained on withdrawals.....	335 75
Advances repaid	376 60
Repairs on mortgaged house repaid.....	85 50
Profit and loss	13 62
	<hr/>
	\$134,989 17
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DISBURSEMENTS

Loaned on mortgage	\$31,549 15
Loaned on shares	4,725 00
Dues repaid on withdrawal, or applied on loans.....	30,851 00
Dividends paid on withdrawal, or applied on loans.....	11,576 17
Paid borrowed money and prior mortgages.....	39,400 00
Paid interest on borrowed money and prior mortgages.....	444 34
Paid salaries and clerk-hire	688 00
Paid advertising, printing and postage.....	40 25
Paid rent	24 00
Paid banking department, examination	17 90
Paid banking department, assessment.....	14 55
Advances for taxes, insurance, etc.....	233 74
State League dues	7 00
Safe deposit box	12 00
Miscellaneous	13 50
Profit and loss	5 70
Liberty bonds purchased	10,000 00
Cash on hand December 31, 1917.....	5,386 87
	<hr/>
	\$134,989 17
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 3,162; shares issued during the year, 364; shares withdrawn during the year, 376; shares in force, 3,150. Borrowing members, 180, holding 1,139 shares; non-borrowing members, 262, holding 2,011 shares. Female shareholders, 143, holding 820 shares. Total dividends credited members during the year on instalment shares, \$14,052.41; rate, 7 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$771.25. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share per month.

Loans have been made in Rockland county, New York State. Largest mortgage loan outstanding, \$4,400. Mortgages in force in New York State, \$224,699.15. No foreclosures during the year.

THE PROVIDENT BUILDING AND LOAN ASSOCIATION OF HAVER- STRAW, N. Y., INC.

No. 9-a Main street, Haverstraw, N. Y.

[Organized under Law of 1851. Commenced business 1889. Reorganized under Law of 1894]

Officers	Names	Post-office addresses
President.....	ALFRED MILLER.....	Haverstraw, N. Y.
Secretary.....	HERMAN M. PURDY.....	Haverstraw, N. Y.
Treasurer.....	HENRY FURMAN	Haverstraw, N. Y.
Attorney	JOHN W. FURMA.....	Haverstraw, N. Y.

ASSETS

Loans on bond and mortgage.....	\$454,200 00
Loans on shares	4,550 00
Stocks and bonds	12,417 50
Real estate	16,241 77
Cash on hand and in bank.....	557 57
Advances for taxes, insurance, etc.....	144 67
	<hr/>
	\$488,111 51

LIABILITIES

Due shareholders, dues.....	\$373,353 82
Due shareholders, dividends credited.....	84,116 82
Borrowed money	18,100 00
Undivided profits	6,247 83
Guaranty fund (as per section 392 of Banking Law)	6,278 41
Suspense account	14 67
	<hr/>
	\$488,111 51

RECEIPTS

Cash on hand January 1, 1917.....	\$3,672 99
Dues credited to members.....	89,575 31
Money borrowed	104,900 00
Mortgages redeemed, foreclosed or transferred to real estate..	36,800 00
Loans on shares repaid.....	1,000 00
Real estate sold	2,225 00
Fees received	364 75
Fines received	168 30
Interest received	25,533 30
Premium received	4,741 12
Rent received	756 45
Dividends retained on withdrawals.....	878 92
Refund, insurance and telephone.....	12 01
Advances repaid	475 52
	<hr/>
	\$271,103 67

DISBURSEMENTS

Loaned on mortgage	\$101,340 00
Loaned on shares	2,985 00
Dues repaid on withdrawal, or applied on loans.....	23,865 65
Paid matured shares	33,422 13

ROCKLAND COUNTY

349

Dividends paid on withdrawal, or applied on loans.....	\$4,299 45
Cash dividends paid on income and accumulative prepaid shares	493 31
Paid borrowed money and prior mortgages.....	86,800 00
Paid interest on borrowed money and prior mortgages.....	898 50
Paid for real estate	13,405 93
Paid salaries and clerk-hire.....	1,250 10
Paid advertising, printing and postage.....	82 18
Paid rent	100 00
Paid repairs to real estate.....	202 45
Paid taxes, insurance, etc.....	391 25
Paid banking department, examination.....	43 56
Paid banking department, assessment.....	25 64
Advances for taxes, insurance, etc.....	542 08
State League dues	8 00
Light.	13 14
Heat.	38 50
Telephone.	57 00
Burglar insurance	23 10
Collecting rents	42 00
Pass books	90 65
Incidental expenses	126 48
Cash on hand December 31, 1917.....	557 57
	<hr/>
	\$271,103 67
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 6,579; shares issued during the year, 1,137; shares withdrawn during the year, 624; shares in force, 7,092. Borrowing members, 369, holding 2,406 shares; non-borrowing members, 865, holding 4,686 shares. Female shareholders, 382, holding 2,186 shares. Total dividends credited members during the year on instalment shares, \$26,049.03; rate, 7 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$493.31; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$33,422.13. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,831.15. Unpaid, none.

Premium plan, premium interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 1 1/5 per cent.

Loans have been made in Orange and Rockland counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$7,000. Mortgages in force in New York State, \$448,200. No foreclosures during the year.

SUFFERN SAVINGS AND LOAN ASSOCIATION

Suffern, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	JOHN L. CRANE.....	Suffern, N. Y.
Secretary.....	J. FRED. DURYEE.....	Suffern, N. Y.
Treasurer.....	ALFRED S. BUSH.....	Suffern, N. Y.
Attorney.....	FRANK S. HARRIS.....	Suffern, N. Y.

ASSETS

Loans on bond and mortgage.....	\$599,859 23
Loans on shares	14,127 00
Stocks and bonds	15,025 07
Real estate	4,377 18
Cash on hand and in bank	33,010 22

350 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Furniture and fixtures.....	\$27 00
Instalments due and unpaid	2,663 13
Interest, premium, fees and fines due and unpaid.....	579 75
	<hr/>
	\$669,668 58
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LIABILITIES

Due shareholders, dues	\$531,532 18
Due shareholders, dividends credited.....	84,253 15
Balance to be paid borrowers on mortgage loans.....	958 25
Undivided profits	36,793 11
Guaranty fund (as per section 392 of Banking Law).....	15,482 59
Unearned or rebatable premium.....	337 63
Suspense account	29 26
Interest advanced	262 00
Premium advanced	13 56
County clerk account	6 85
	<hr/>
	\$669,668 58
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RECEIPTS

Cash on hand January 1, 1917.....	\$58,822 36
Dues credited to members.....	122,014 78
Money borrowed	6,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	96,754 25
Loans on shares repaid.....	10,440 00
Fees received	231 00
Fines received	895 90
Interest received	37,337 35
Premium received	1,422 05
Rent received	255 30
Dividends retained on withdrawals.....	890 82
Appraisals.	184 05
Pass books	34 65
County clerk's account.....	658 27
Attorney's account	870 00
Suspense account	156 52
Taxes refunded	2 60
	<hr/>
	\$336,969 90
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DISBURSEMENTS

Loaned on mortgage	\$85,697 55
Loaned on shares	10,375 00
Dues repaid on withdrawal, or applied on loans.....	93,508 37
Paid matured shares	58,133 16
Dividends paid on withdrawal, or applied on loans.....	30,702 75
Paid borrowed money and prior mortgages.....	6,000 00
Paid interest on borrowed money and prior mortgages.....	128 33
Paid salaries and clerk-hire	1,085 00
Paid advertising, printing and postage.....	106 90
Paid rent.	60 00
Paid repairs to real estate	10 00
Paid taxes, insurance, etc.....	182 72
Paid banking department, examination.....	37 35
Paid banking department, assessment.....	41 89
Appraisals	184 05
Incidental expenses	114 64
Fines rebated	4 60
Interest rebated	32 62
Interest on advanced payments.....	216 25
County clerk's account.....	659 07

Attorney's account	\$870 00
Premium on loans rebated.....	2 97
Suspense account	148 56
Interest on retired shares.....	632 83
Liberty bonds purchased.....	15,025 07
Cash on hand December 31, 1917.....	33,010 22
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	\$336,969 90
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 9,503; shares issued during the year, 1,580; shares withdrawn during the year, 1,520; shares in force, 9,563. Borrowing members, 295, holding 2,978 shares; non-borrowing members, 613, holding 6,585 shares. Female shareholders, 324, holding 2,956 shares. Total dividends credited members during the year on instalment shares, \$37,206.27; rate, 6 1/10 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$58,133.16. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,366.54. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 3/10 of 1 per cent.

Loans have been made in Orange and Rockland counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$7,400. Mortgages in force in New York State, \$572,709.23. One foreclosure during the year.

ST. LAWRENCE COUNTY

CANTON SAVINGS AND LOAN ASSOCIATION

Canton, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	GEORGE W. LEWIS.....	Canton, N. Y.
Secretary.....	ROY H. BASSETT.....	Canton, N. Y.
Treasurer.....	H. M. BARBER.....	Canton, N. Y.
Attorney.....	LAWRENCE RUSSELL	Canton, N. Y.

ASSETS

Loans on bond and mortgage.....	\$272,895 73
Loans on shares	4,850 00
Stocks and bonds	82,454 17
Real estate	7,186 71
Cash on hand and in bank.....	3,976 71
Furniture and fixtures	424 65
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	\$371,787 97
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LIABILITIES

Due shareholders, dues	\$351,255 68
Due shareholders, dividends credited	11,251 33
Undivided profits	5,980 96
Guaranty fund (as per section 392 of Banking Law)	3,300 00
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	\$371,787 97
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RECEIPTS

Cash on hand, January 1, 1917.....	\$5,457 26
Dues credited to members.....	230,134 31
Money borrowed	12,500 00

Mortgages redeemed, foreclosed or transferred to real estate.	\$24,620 23
Loans on shares repaid	3,030 00
Interest received	13,653 49
Rent received	400 50
Dividends retained on withdrawals.....	16 43
Advances repaid	24 48
Profit and loss, bonds	400 87
Bond investments	15,700 00
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	\$305,937 57
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DISBURSEMENTS

Loaned on mortgage	\$111,755 54
Loaned on shares	6,470 00
Dues repaid on withdrawal, or applied on loans.....	60,722 39
Dividends paid on withdrawal, or applied on loans.....	4,353 93
Cash dividends paid on income and accumulative prepaid shares .	5,569 95
Paid borrowed money and prior mortgages.....	12,500 00
Paid interest on borrowed money and prior mortgages.....	1,230 13
Paid for real estate	7,180 71
Paid salaries and clerk-hire	975 00
Paid advertising, printing and postage.....	192 70
Paid repairs to real estate	109 99
Paid taxes, insurance, etc.....	51 58
Paid banking department, examination .	37 00
Paid banking department, assessment .	12 86
Books .	67 14
Sundry expenses	147 12
Bond investments	90,154 17
Furniture and fixtures	424 65
Cash on hand December 31, 1917.....	3,976 71
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	\$305,937 57
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Plan, permanent. Par value of shares, \$250. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 1,552; shares issued during the year, 2,595; shares withdrawn during the year, 1,141; shares in force, 3,006. Borrowing members, 48, holding 216 shares; non-borrowing members, 752, holding 2,790 shares. Female shareholders, 363, holding 1,910 shares. Total dividends credited members during the year on instalment shares, \$2,751.90; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$5,569.95; rate, 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,381.96. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 per cent. No premium charged.

Loans have been made in St. Lawrence county, New York State. Largest mortgage loan outstanding, \$7,000. Mortgages in force in New York State, \$272,895.73. One foreclosure during the year.

GOUVERNEUR SAVINGS AND LOAN ASSOCIATION

No. 42 Church street, Gouverneur, N. Y.

[Organized under Law of 1851. Commenced business 1892]

Officers	Names	Post-office addresses
President	BARNARD G. PARKER.....	Gouverneur, N. Y.
Secretary.....	BENJAMIN F. BROWN.....	Gouverneur, N. Y.
Treasurer.....	HARRY C. ROGERS.....	Gouverneur, N. Y.
Attorney.....	ARTHUR W. ORVIS.....	Gouverneur, N. Y.

ASSETS

Loans on bond and mortgage.....	\$593,335 27
Loans on shares.....	11,499 00
Stocks and bonds.....	216,611 42
Shares of Land Bank of State of New York.....	10,000 00
Contracts for the sale of real estate.....	1,000 00
Real estate	17,508 99
Cash on hand and in bank.....	50,684 86
Interest, premium, fees and fines due and unpaid.....	3,098 23
Accrued interest	3,425 63
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	\$907,163 40
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LIABILITIES

Due shareholders, dues	\$812,433 14
Due shareholders, matured shares.....	38,250 00
Due shareholders, dividends credited.....	21,070 89
Undivided profits	10,339 37
Guaranty fund (as per section 392 of Banking Law).....	20,500 00
Liberty loan bonds.....	4,570 00
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	\$907,163 40
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RECEIPTS

Cash on hand January 1, 1917.....	\$33,763 41
Dues credited to members.....	173,535 50
Mortgages redeemed, foreclosed or transferred to real estate.....	49,944 00
Loans on shares repaid.....	6,736 00
Fees received	17 50
Fines received	38 12
Interest received	42,106 86
Rent received	240 00
Dividends retained on withdrawals.....	204 94
Advances repaid	56 44
Profit and loss, bonds sold.....	340 00
Bonds sold	10,451 37
Liberty bonds sold.....	8,770 00
National defense shares.....	7,527 50
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	\$333,731 64
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DISBURSEMENTS

Loaned on mortgage.....	\$20,940 00
Loaned on shares.....	8,384 00
Dues repaid on withdrawal, or applied on loans.....	168,549 27
Paid matured shares.....	6,012 50
Dividends paid on withdrawal, or applied on loans.....	2,721 75
Cash dividends paid on income and accumulative prepaid shares	3,834 51
Paid for real estate.....	17,710 46
Paid salaries and clerk-hire.....	2,917 00
Paid advertising, printing and postage.....	393 30

354 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Paid rent	\$250 00
Paid repairs to real estate.....	464 58
Paid taxes, insurance, etc.....	232 55
Paid banking department, examination	52 14
Paid banking departemnt, assessment.....	51 00
Advances for taxes, insurance, etc.....	114 73
Profit and loss, bonds.....	126 37
Miscellaneous account	361 92
Fuel	462 95
Mortgage taxes	54 75
Liberty loan bonds.....	29,200 00
National defense shares	20,213 00
Cash on hand December 31, 1917.....	50,684 86
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	\$333,731 64
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Plan, permanent. Par value of shares, \$200. Instalments are 25 cents and \$1 weekly.

Shares in force January 1, 1917, 6,492; shares issued during the year, 626; shares withdrawn during the year, 981; shares in force, 6,137. Borrowing members, 82, holding 490 shares; non-borrowing members, 490, holding 5,647 shares. Female shareholders, 1,061, holding 2,653 shares. Total dividends credited members during the year on instalment shares, \$8,015.90; rate 5 per cent. and 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$26,310.56; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$514.50. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,285.17. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 per cent. and 6½ per cent. No premium charged.

Loans have been made in Jefferson, Lewis, New York and St. Lawrence counties, New York State. Largest mortgage loan outstanding, \$14,025. Mortgages in force in New York State, \$593,335.29. One foreclosure during the year.

NORWOOD SAVINGS, LOAN AND BUILDING ASSOCIATION

No. 4 Main street, Norwood, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	FREDERICK R. SMITH	Norwood, N. Y.
Secretary.....	WILLIS J. FLETCHER.....	Norwood, N. Y.
Treasurer.....	FRANK L. SMITH.....	Norwood, N. Y.
Attorney.....	WILLIS J. FLETCHER.....	Norwood, N. Y.

ASSETS

Loans on bond and mortgage.....	\$47,555 94
Loans on shares	71 00
Stocks and bonds.....	1,500 00
Cash on hand and in bank.....	1,973 25
Furniture and fixtures.....	94 00
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	\$51,194 19
	<hr/>

LIABILITIES

Due shareholders, dues	\$38,247 98
Due shareholders, dividends credited.....	8,615 68
Borrowed money	2,000 00
Undivided profits	1,192 31
Guaranty fund (as per section 392 of Banking Law).....	1,138 22
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	\$51,194 19
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RECEIPTS

Cash on hand January 1, 1917.....	\$1,682 35
Dues credited to members	12,400 10
Money borrowed	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	9,107 28
Loans on shares repaid.....	600 00
Fees received	9 00
Interest received	3,639 03
Dividends retained on withdrawals.....	6 79
	<hr/>
	\$29,444 55

DISBURSEMENTS

Loaned on mortgage.....	\$8,508 00
Loaned on shares.....	410 00
Dues repaid on withdrawal, or applied on loans.....	13,287 62
Dividends paid on withdrawal, or applied on loans.....	1,290 16
Paid borrowed money and prior mortgages.....	1,750 00
Paid interest on borrowed money and prior mortgages.....	60 60
Paid salaries and clerk-hire	315 00
Paid advertising, printing and postage.....	131 25
Paid banking department, examination.....	52 67
Paid banking department, assessment.....	3 96
Officers' bonds	6 00
State League dues	3 00
Liberty bonds purchased.....	1,500 00
Recording taxes	60 42
Adding machine	92 62
Cash on hand December 31, 1917.....	1,973 25
	<hr/>
	\$29,444 55

Plan, permanent. Par value of shares, \$200. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 1,076; shares issued during the year, 415; shares withdrawn during the year, 256; shares in force, 1,235. Borrowing members, 28, holding 144 shares; non-borrowing members, 186, holding 1,092 shares. Female shareholders, 103, holding 520 shares. Total dividends credited members during the year on instalment shares, \$2,208.93; rate, 5 per cent.

No unpaid withdrawals. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$455.25. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in St. Lawrence county, New York State. Largest mortgage loan outstanding, \$2,500. Mortgages in force in New York State, \$47,555.94. No foreclosure during the year.

OGDENSBURG SAVINGS AND LOAN ASSOCIATION

No. 99 Ford street, Ogdensburg, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	EDGAR A. NEWELL.....	Ogdensburg, N. Y.
Secretary.....	ARTHUR L. JAMESON.....	Ogdensburg, N. Y.
Treasurer.....	ARTHUR L. JAMESON.....	Ogdensburg, N. Y.
Attorney.....	JOHN C. TULLOCH.....	Ogdensburg, N. Y.

ASSETS

Loans on bond and mortgage.....	\$273,258 00
Loans on shares	150 00

356 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Stocks and bonds	\$31,815 53
Shares of Land Bank of State of New York.....	2,000 00
Cash on hand and in bank.....	16,218 67

\$323,442 20

LIABILITIES

Due shareholders, dues.....	\$285,592 00
Due shareholders, dividends credited.....	27,272 82
Undivided profits	3,227 38
Guaranty fund (as per section 392 of Banking Law).....	7,350 00

\$323,442 20

RECEIPTS

Cash on hand January 1, 1917.....	\$23,431 60
Dues credited to members	82,008 25
Mortgages redeemed, foreclosed or transferred to real estate..	43,320 00
Loans on shares repaid.....	4,950 00
Interest received	15,951 68
Dividends retained on withdrawals.....	200 14
Liberty bonds sold.....	1,300 00
Land bank shares.....	3,000 00

\$174,161 67

DISBURSEMENTS

Loaned on mortgage.....	\$35,575 00
Loaned on shares.....	2,200 00
Dues repaid on withdrawal, or applied on loans.....	89,258 50
Dividends paid on withdrawal, or applied on loans.....	12,938 03
Cash dividends paid on income and accumulative prepaid shares	3,216 66
Paid salaries and clerk-hire.....	2,020 00
Paid advertising, printing and postage.....	273 84
Paid rent	240 00
Paid banking department, examination.....	87 82
Paid banking department, assessment.....	20 71
Officers' bonds	12 00
Accrued interest	31 06
State League dues.....	8 00
Burglary insurance	6 38
Safe	25 00
Attorney's fees	30 00
Liberty bonds	12,000 00
Cash on hand December 31, 1917.....	16,218 67

\$174,161 67

Plan, permanent. Par value of shares, \$100 and \$200. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 5,136; shares issued during the year, 1,292; shares withdrawn during the year, 1,192; shares in force, 5,236. Borrowing members, 190, holding 787 shares; non-borrowing members, 601, holding 4,449 shares. Female shareholders, 385, holding 2,528 shares. Total dividends credited members during the year on instalment shares, \$5,364.41; rate 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$7,806.07; rate, 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,615.22. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5½ per cent. No premium charged.

Loans have been made in St. Lawrence county, New York State. Largest mortgage loan outstanding, \$8,000. Mortgages in force in New York State, \$273,258. No foreclosures during the year.

POTSDAM SAVINGS, LOAN AND BUILDING ASSOCIATION

No. 13 Elm street, Potsdam, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	THOMAS H. PERRIN.....	Potsdam, N. Y.
Secretary.....	FREDERICK E. BAUM.....	Potsdam, N. Y.
Treasurer.....	FREDERICK R. WOODRUFF.....	Potsdam, N. Y.
Attorney.....	HOWARD E. THOMPSON.....	Potsdam, N. Y.

ASSETS

Loans on bond and mortgage.....	\$118,310 20
Loans on shares.....	5,750 00
Stocks and bonds.....	1,000 00
Cash on hand and in bank.....	5,683 82
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	\$130,744 02
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$102,692 93
Due shareholders, dividends credited.....	24,512 35
Undivided profits	909 98
Guaranty fund (as per section 392 of Banking Law).....	2,628 76
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	\$130,744 02
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RECEIPTS

Dues credited to members.....	\$26,275 29
Mortgages redeemed, foreclosed or transferred to real estate..	6,275 00
Loans on shares repaid.....	4,207 00
Fees received	10 50
Fines received	1 20
Interest received	7,032 36
Dividends retained on withdrawals.....	60 67
	<hr/>
	\$43,862 02
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DISBURSEMENTS

Loaned on mortgage.....	\$3,500 00
Loaned on shares.....	3,580 00
Dues repaid on withdrawal, or applied on loans.....	15,807 39
Paid matured shares.....	11,589 53
Dividends paid on withdrawal, or applied on loans.....	1,803 28
Paid salaries and clerk-hire.....	535 00
Paid advertising, printing and postage.....	29 13
Paid rent	100 00
Paid banking department, examination.....	58 34
Paid banking department, assessment.....	8 53
Officers' bonds	6 00
Liberty bonds purchased.....	1,000 00
Sundry accounts	6 68
Overdraft	154 32
Cash on hand December 31, 1917.....	5,683 82
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	\$43,862 02
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Plan, permanent. Par value of shares. \$250. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 2,148; shares issued during the year, 285; shares withdrawn during the year, 291½; shares in force, 2,141½. Borrowing members, 54, holding 417½ shares; non-borrowing members, 273, holding 1,724 shares. Female shareholders, 166, holding 1,118½ shares. Total dividends credited members during the year on instalment shares, \$5,810.49; rate, 4¾ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$11,589.53. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$676.81. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 25 cents per share per week. Premium paid by borrowing members, 7 cents per share per week.

Loans have been made in St. Lawrence county, New York State. Largest mortgage loan outstanding, \$13,000. Mortgages in force in New York State, \$118,310.20. No foreclosures during the year.

SARATOGA COUNTY

MECHANICVILLE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 44 North Main street, Mechanicville, N. Y.

[Organized under Law of 1894. Commenced business 1903]

Officers	Names	Post-office addresses
President.....	ALBERT C. KNISKERN.....	Mechanicville, N. Y.
Secretary.....	HERBERT O. BAILEY.....	Mechanicville, N. Y.
Treasurer.....	ADELBERT J. HARVEY.....	Mechanicville, N. Y.
Attorney.....	J. F. TERRY.....	Mechanicville, N. Y.

ASSETS

Loans on bond and mortgage.....	\$142,350 00
Loans on shares.....	1,420 00
Stocks and bonds.....	2,700 00
Shares of Land Bank of State of New York.....	3,000 00
Cash on hand and in bank.....	152 71
	<hr/>
	\$149,622 71

LIABILITIES

Due shareholders, dues.....	\$63,665 76
Due shareholders, matured shares.....	5,118 00
Due shareholders, dividends credited.....	7,648 43
Balance to be paid borrowers on mortgage loans.....	7,900 00
Borrowed money.....	10,050 00
Advances by Land Bank.....	52,850 00
Undivided profits.....	786 37
Guaranty fund (as per section 392 of Banking Law).....	1,201 23
Accrued interest, Land Bank bonds.....	362 63
Accrued commission, Land Bank bonds.....	40 29
	<hr/>
	\$149,622 71

RECEIPTS

Cash on hand January 1, 1917.....	\$506 75
Dues credited to members.....	27,204 94
Money borrowed.....	22,550 00
Mortgages redeemed, foreclosed or transferred to real estate..	3,600 00
Loans on shares repaid.....	4,487 00

Fees received	\$104 30
Fines received	36 43
Interest received	7,435 97
Premium received	644 75
Advances by Land Bank.....	17,000 00
Liberty bonds sold.....	1,400 00

\$84,970 14

DISBURSEMENTS

Loaned on mortgage.....	\$33,827 00
Loaned on shares.....	3,905 00
Dues repaid on withdrawal, or applied on loans.....	17,392 98
Paid matured shares.....	1,917 00
Dividends paid on withdrawal, or applied on loans.....	1,666 61
Paid borrowed money and prior mortgages.....	13,100 00
Paid interest on borrowed money and prior mortgages.....	2,503 93
Paid salaries and clerk-hire.....	592 50
Paid advertising, printing and postage.....	142 99
Paid rent	80 00
Paid banking department, examination.....	35 14
Paid banking department, assessment.....	7 54
Officers' bonds	20 00
Land Bank repaid.....	4,150 00
State League dues.....	5 00
Electric light	29 04
Hold up and burglary insurance.....	12 50
Traveling expenses	32 16
Books	50 94
Sundries	1 51
County clerk fees.....	16 70
Commissions to Land Bank.....	228 89
Land Bank share.....	1,000 00
Liberty bonds purchased.....	4,100 00
Cash on hand December 31, 1917.....	152 71

\$84,970 14

Plan, serial. Par value of shares, \$100. Instalments are 10 cents and 15 cents weekly.

Shares in force January 1, 1917, 3,863 $\frac{1}{4}$; shares issued during the year, 1,103; shares withdrawn during the year, 975 $\frac{1}{4}$; shares in force, 3,991. Borrowing members, 84, holding 1,589 shares; non-borrowing members, 249, holding 2,402 shares. Female shareholders, 93, holding 878 shares. Total dividends credited members during the year on instalment shares, \$3,788.01; rate, 5% per cent. Total dividends credited or paid in cash to members during the year on other shares, \$153.82; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$1,000. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$966.64. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 11 cents per share per week. Premium paid by borrowing members, 1 cent per share per week.

Loans have been made in Rensselaer and Saratoga counties, New York State. Largest mortgage loan outstanding, \$5,500. Mortgages in force in New York State, \$142,350. No foreclosures during the year.

SCHENECTADY COUNTY

THE SCHENECTADY BUILDING, LOAN AND SAVINGS ASSOCIATION OF
THE CITY OF SCHENECTADY

No. 277 Dock street, Schenectady, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	JOHN H. WHITE.....	Schenectady, N. Y.
Secretary.....	S. H. VISSCHER.....	Schenectady, N. Y.
Treasurer.....	WALTER BRIGGS	Schenectady, N. Y.
Attorney.....	WALTER BRIGGS	Schenectady, N. Y.

ASSETS

Loans on bond and mortgage.....	\$1, 171.625 00
Loans on shares.....	47.700 00
Stocks and bonds.....	1.000 00
Cash on hand and in bank.....	22.657 15
Furniture and fixtures.....	406 92
Interest, premium, fees and fines due and unpaid.....	3,236 69
Instalments due and unpaid.....	\$5,963 00

\$1,246,625 76

LIABILITIES

Due shareholders, dues.....	\$1,032.602 00
Due shareholders, dividends credited.....	177.052 73
Balance to be paid borrowers on mortgage loans.....	2.700 00
Undivided profits	10,568 60
Guaranty fund (as per section 392 of Banking Law).....	23,702 43

\$1,246,625 76

RECEIPTS

Cash on hand January 1, 1917.....	\$40,902 92
Dues credited to members.....	258,863 00
Money borrowed	36,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	116,350 00
Loans on shares repaid.....	23,543 00
Fees received	462 00
Fines received	289 61
Interest received	70,025 67
Dividends retained on withdrawals.....	1,019 99
Advances repaid	87 22
Correction of error.....	10 00
Over in cash.....	49 62
Rebate, recording tax.....	196 48
Transfer fees	28 00
Appraisals	360 00

\$548,187 51

DISBURSEMENTS

Loaned on mortgage.....	\$237,650 00
Loaned on shares.....	29,994 00
Dues repaid on withdrawal, or applied on loans.....	85,788 00
Paid matured shares.....	114,555 18
Dividends paid on withdrawal, or applied on loans.....	9,545 08
Cash dividends paid on income and accumulative prepaid shares	5,425 52

Paid borrowed money and prior mortgages.....	\$38,000 00
Paid interest on borrowed money and prior mortgages.....	316 11
Paid salaries and clerk-hire.....	2,786 00
Paid advertising, printing and postage.....	190 62
Paid rent	314 00
Paid banking department, examination.....	62 24
Paid banking department, assessment.....	68 22
Advances for taxes, insurance, etc.....	87 22
State League dues.....	15 00
Mortgage recording taxes.....	1,183 00
Liberty bonds purchased.....	1,000 00
Interest refunded	29 00
Short in cash.....	16 40
Livery	115 50
Appraisals	262 50
Traveling expense	68 10
Insurance	11 92
Over in cash found.....	46 75
Cash on hand December 31, 1917.....	22,657 15
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	\$548,187 51
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 19,657; shares issued during the year, 3,939; shares withdrawn during the year, 2,755; shares in force, 20,841. Borrowing members, 824, holding 7,308 shares; non-borrowing members, 1,853, holding 13,533 shares. Female shareholders, 617, holding 3,683 shares. Total dividends credited members during the year on instalment shares, \$58,149.24; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$5,425.52; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$114,555.18. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,501.14. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Saratoga and Schenectady counties, New York State. Largest mortgage loan outstanding, \$6,500. Mortgages in force in York State, \$1,171,625. One foreclosure during the year.

STEUBEN COUNTY

BATH SAVINGS AND LOAN ASSOCIATION

No. 1 Liberty street, Bath, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	W. S. CLOUGH.....	Bath, N. Y.
Secretary.....	JOHN H. FAUCETT.....	Bath, N. Y.
Treasurer.....	O. J. HEINAMAN.....	Bath, N. Y.
Attorney.....	THOMAS SHANNON	Bath, N. Y.

ASSETS

Loans on bond and mortgage.....	\$60,550 00
Stocks and bonds.....	3,700 00
Cash on hand and in bank.....	6,906 01
Furniture and fixtures.....	200 00
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	\$71,356 01
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LIABILITIES

Due shareholders, dues and dividends credited.....	\$58,126 80
Due shareholders, matured shares.....	7,766 03
Borrowed money	2,000 00
Undivided profits	2,210 18
Guaranty fund (as per section 392 of Banking Law)	1,253 00
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	\$71,356 01
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RECEIPTS

Cash on hand January 1, 1917.....	\$5,166 42
Dues credited to members.....	30,815 50
Mortgages redeemed, foreclosed or transferred to real estate..	12,700 00
Fees received	25 00
Interest received	3,652 11
Premium received	27 94
Liberty bonds sold.....	1,350 00
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	\$53,736 97
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DISBURSEMENTS

Loaned on mortgage.....	\$9,150 00
Dues repaid on withdrawal, or applied on loans.....	31,891 89
Paid interest on borrowed money and prior mortgages.....	80 00
Paid salaries and clerk-hire.....	485 50
Paid advertising, printing and postage.....	42 85
Paid rent	73 96
Paid taxes, insurance, etc.....	5 75
Paid banking department, examination.....	26 75
Paid banking department, assessment.....	5 11
State League dues.....	5 00
Profit and loss.....	14 15
Liberty bonds purchased.....	5,050 00
Cash on hand December 31, 1917.....	6,906 01
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	\$53,736 97
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 5,483; shares issued during the year, 445; shares withdrawn during the year, 309½; shares in force, 5,618½. Borrowing members, 72, holding 1,159 shares; non-borrowing members, 187, holding 4,459½ shares. Female shareholders, 130, holding 2,234½ shares. Total dividends credited members during the year on instalment shares, \$2,935.82; rate, 5 per cent.

No unpaid withdrawals. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$607.31. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5½ per cent. and 6 per cent. No premium charged.

Loans have been made in Steuben county, New York State. Largest mortgage loan outstanding, \$4,500. Mortgages in force in New York State. \$60,550. No foreclosures during the year.

CORNING CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 51 East Market street, Corning, N. Y.

[Organized under Law of 1887. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	JOHN C. WHEELER.....	Corning, N. Y.
Secretary.....	G. ARTHUR HEERMANS.....	Corning, N. Y.
Treasurer.....	JOHN L. LEWIS.....	Corning, N. Y.
Attorney.....	FRANK H. FERRIS.....	Corning, N. Y.

ASSETS

Loans on bond and mortgage.....	\$1,249,250 00
Loans on shares	39,000 00
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	4,903 28
Real estate	46,380 18
Cash on hand and in bank.....	3,411 10
Furniture and fixtures.....	2,493 94
Instalments due and unpaid.....	3,413 81
Interest, premium, fees and fines due and unpaid.....	7,259 48
Advances for taxes, insurance, etc.....	66 34
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	\$1,357,178 13

LIABILITIES

Due shareholders, dues	\$1,014,226 82
Due shareholders, matured shares	200 00
Due shareholders, dividends credited	232,807 83
Balance to be paid borrowers on mortgage loans.....	1,000 00
Borrowed money	45,100 00
Undivided profits	27,487 88
Guaranty fund (as per section 392 of Banking Law).....	35,264 73
Accrued interest	865 87
Operating expenses unpaid	225 00
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	\$1,357,178 13

RECEIPTS

Cash on hand January 1, 1917.....	\$47,679 96
Dues credited to members.....	242,319 48
Money borrowed	90,700 00
Mortgages redeemed, foreclosed or transferred to real estate..	190,600 00
Loans on shares repaid.....	33,750 00
Real estate sold.....	856 90
Fees received	1,188 25
Fines received	1,128 05
Interest received	76,351 44
Rent received	1,563 33
Dividends retained on withdrawals.....	1,795 33
Advances repaid	689 23
Contract for the sale of real estate.....	452 40
Bonds sold	20,000 00
Furniture sold	238 40
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	\$709,312 77

DISBURSEMENTS

Loaned on mortgage.....	\$285,100 00
Loaned on shares	38,650 00
Dues repaid on withdrawal, or applied on loans.....	87,229 78
Paid matured shares	184,000 00
Dividends paid on withdrawal, or applied on loans.....	13,363 48

Paid borrowed money and prior mortgages.....	\$45,600 00
Paid interest on borrowed money and prior mortgages.....	445 37
Paid for real estate	23,442 50
Paid salaries and clerk-hire	2,407 00
Paid advertising, printing and postage.....	178 49
Paid rent	683 34
Paid repairs to real estate.....	147 40
Paid taxes, insurance, etc.....	844 76
Paid banking department, examination.....	77 75
Paid banking department, assessment.....	76 61
Advances for taxes, insurance, etc.....	51 96
State League dues.....	17 00
Furniture and fixtures.....	2,247 07
Contracts for the sale of real estate.....	856 90
Bonds purchased	20,000 00
Profit and loss	66 16
Real estate agent.....	36 00
Sundry office expenses.....	380 10
Cash on hand December 31, 1917.....	3,411 10
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	\$709,312 77
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, \$17,815; shares issued during the year, 3,923; shares withdrawn during the year, 2,429; shares in force, 19,309. Borrowing members, 795, holding 7,741 shares; non-borrowing members, 2,430, holding 11,568 shares. Female shareholders, 1,426, holding 7,022 shares. Total dividends credited members during the year on instalment shares, \$66,850.87; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,970.12; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$183,200. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,701.93. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$225.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Steuben county, New York State. Largest mortgage loan outstanding, \$32,000. Mortgages in force in New York State, \$1,249,250. Three foreclosures during the year.

HAMMONDSPORT SAVINGS AND LOAN ASSOCIATION

Hammondsport, N. Y.

[Organized under Law of 1914. Commenced business 1915]

Officers	Names	Post-office addresses
President.....	GEO. W. FAY.....	Hammondsport, N. Y.
Secretary.....	F. A. MOORE.....	Hammondsport, N. Y.
Treasurer.....	F. W. NEFF.....	Hammondsport, N. Y.

ASSETS

Loans on bond and mortgage.....	\$19,400 00
Loans on shares	30 00
Cash on hand and in bank.....	848 50
Furniture and fixtures.....	91 50
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	\$20,370 00
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LIABILITIES

Due shareholders, dues	\$19,521 60
Due shareholders, dividends credited	775 70
Undivided profits	28 58
Guaranty fund (as per section 392 of Banking Law)	44 12
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	\$20,370 00
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RECEIPTS

Cash on hand January 1, 1917	\$3,273 04
Dues credited to members	9,549 50
Money borrowed	1,500 00
Mortgages redeemed, foreclosed or transferred to real estate ..	2,300 00
Loans on shares repaid	180 00
Fees received	24 20
Interest received	925 12
Special deposits	76 75
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	\$17,828 61
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DISBURSEMENTS

Loaned on mortgage	\$10,800 00
Loaned on shares	45 00
Dues repaid on withdrawal, or applied on loans	4,086 00
Dividends paid on withdrawal, or applied on loans	57 10
Paid borrowed money and prior mortgages	1,500 00
Paid interest on borrowed money and prior mortgages	27 25
Paid salaries and clerk-hire	300 00
Paid advertising, printing and postage	23 15
Paid rent	37 50
Paid banking department, examination	18 25
Paid banking department, assessment	1 86
Officers' bonds	14 00
Loan expenses	70 00
Cash on hand December 31, 1917	848 50
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	\$17,828 61
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 2,087; shares issued during the year, 242; shares withdrawn during the year, 320; shares in force, 2,009. Borrowing members, 10, holding 334 shares; non-borrowing members, 59, holding 1,675 shares. Female shareholders, 13, holding 128 shares. Total dividends credited members during the year on instalment shares, \$481.50; rate, 3 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$374.65. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Steuben county, New York State. Largest mortgage loan outstanding, \$5,600. Mortgages in force in New York State, \$19,400. No foreclosure during the year.

HORNELLSVILLE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 163 Main street, Hornell, N. Y.

[Organized under Law of 1887. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	GEORGE D. PRANGEN.....	Hornell, N. Y.
Secretary.....	F. M. CHARLES.....	Hornell, N. Y.
Treasurer.....	E. G. STEVENS.....	Hornell, N. Y.
Attorney.....	W. S. CHARLES.....	Hornell, N. Y.

ASSETS

Loans on bond and mortgage.....	\$53,845 30
Real estate	2,500 00
Cash on hand and in bank.....	607 64
Interest, premium, fees and fines due and unpaid.....	800 00

\$57,752 94

LIABILITIES

Due shareholders, dues	\$41,426 00
Due shareholders, matured shares	3,597 62
Due shareholders, dividends credited	8,743 29
Borrowed money	2,000 00
Undivided profits	409 78
Guaranty fund (as per section 392 of Banking Law).....	1,495 00
Salaries	81 25

\$57,752 94

RECEIPTS

Cash on hand January 1, 1917.....	\$1,397 84
Dues credited to members.....	8,177 56
Money borrowed	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	5,031 50
Fees received	14 00
Fines received	6 54
Interest received	2,840 54
Rent received	180 00

\$19,647 98

DISBURSEMENTS

Loaned on mortgage.....	\$2,100 00
Dues repaid on withdrawal, or applied on loans.....	9,801 00
Paid matured shares	4,571 98
Dividends paid on withdrawal, or applied on loans.....	1,762 56
Paid interest on borrowed money and prior mortgages.....	173 67
Paid salaries and clerk-hire	337 00
Paid advertising, printing and postage.....	23 64
Paid repairs to real estate.....	35 51
Paid taxes, insurance, etc.	66 27
Paid banking department, examination	34 00
Paid banking department, assessment	4 71
State League dues	5 00
Foreclosure expenses	125 00
Cash on hand December 31, 1917.....	607 64

\$19,647 98

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 820; shares issued during the year, 56; shares withdrawn during the year, 162; shares in force, 714. Borrowing

members 35, holding 188 shares; non-borrowing members, 114, holding 526 shares. Female shareholders, 59, holding 272 shares. Total dividends credited members during the year on instalment shares, \$2,785.73; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$407.19. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year \$365.64. Operating expenses as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$81.25.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Steuben county, New York State. Largest mortgage loan outstanding, \$3,500. Mortgages in force in New York State, \$53,845.30. No foreclosures during the year.

MAPLE CITY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 140 Main street, Hornell, N. Y.

[Organized under Law of 1894. Commenced business 1906]

Officers	Names	Post-office addresses
President.....	WILLIAM H. MURRAY.....	Hornell, N. Y.
Secretary.....	CHARLES E. HURD.....	Hornell, N. Y.
Treasurer.....	CHARLES ADEIR.....	Hornell, N. Y.
Attorney.....	FLOYD G. GREENE.....	Hornell, N. Y.

ASSETS

Loans on bond and mortgage.....	\$192,882 50
Loans on shares.....	6,127 00
Contracts for the sale of real estate.....	550 00
Cash on hand and in bank.....	2,954 33
Furniture and fixtures.....	125 56
Interest, premium, fees and fines due and unpaid.....	2,030 73
	<u>\$204,670 12</u>

LIABILITIES

Due shareholders, dues.....	\$174,282 28
Due shareholders, dividends credited.....	26,605 99
Undivided profits.....	1,201 72
Guaranty fund (as per section 392 of Banking Law).....	2,580 13
	<u>\$204,670 12</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$3,579 33
Dues credited to members.....	64,453 25
Mortgages redeemed, foreclosed or transferred to real estate..	29,792 50
Loans on shares repaid.....	11,461 05
Fees received.....	135 75
Fines received.....	65 30
Interest received.....	12,288 32
Dividends retained on withdrawals.....	257 27
Advances repaid.....	140 60
Furniture and fixtures.....	13 00
Contract for the sale of real estate.....	100 00
	<u>\$122,286 37</u>

DISBURSEMENTS	
Loaned on mortgage	\$42,150 00
Loaned on shares	5,483 92
Dues repaid on withdrawal, or applied on loans	24,199 96
Paid matured shares	42,400 00
Dividends paid on withdrawal, or applied on loans	3,647 30
Paid salaries and clerk-hire	851 25
Paid advertising, printing and postage	55 76
Paid rent	78 00
Paid banking department, examination	71 49
Paid banking department, assessment	12 77
Advances for taxes, insurance, etc	140 60
State League dues	6 00
Supplies	139 81
Insurance	43 27
Telephone	30 00
Attorney's charges and recording	5 75
Furniture and fixtures	14 00
Adjustment, juvenile shares	2 16
Cash on hand December 31, 1917	2,954 33
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	\$122,286 37
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Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 3,168; shares issued during the year, 535 $\frac{3}{4}$; shares withdrawn during the year, 610; shares in force, 3,093 $\frac{3}{4}$. Borrowing members, 103, holding 855 $\frac{3}{4}$ shares; non-borrowing members, 254, holding 2,238 shares. Female shareholders, 123, holding 876 shares. Total dividends credited members during the year on instalment shares, \$9,473.76; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$504.41; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$42,400. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,204.09. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 per cent. and 6 per cent. No premium charged.

Loans have been made in Steuben county, New York State. Largest mortgage loan outstanding, \$7,500. Mortgages in force in New York State. \$192,882.50. No foreclosures during the year.

WAYLAND DIME SAVINGS AND LOAN ASSOCIATION

South Main street, Wayland, N. Y.

[Organized under Law of 1851. Commenced business 1883]

Officers	Names	Post-office addresses
President.....	A. L. MORLEY.....	Wayland, N. Y.
Secretary.....	PETER A. ENGEL.....	Wayland, N. Y.
Treasurer.....	C. S. FOLTS.....	Wayland, N. Y.
Attorney.....	H. V. PRATT.....	Wayland, N. Y.

ASSETS	
Loans on bond and mortgage	\$53,050 00
Cash on hand and in bank	13,865 34
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	\$66,915 34
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LIABILITIES	
Due shareholders, dues and dividends credited	\$59,358 39
Undivided profits	4,331 49
Guaranty fund (as per section 392 of Banking Law)	3,225 46
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	\$66,915 34
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RECEIPTS

Cash on hand January 1, 1917.....	\$5,106 63
Dues credited to members.....	20,999 82
Mortgages redeemed, foreclosed or transferred to real estate..	10,350 00
Fees received	13 50
Interest received	3,214 61
Premium received	432 05
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	\$40,116 61
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DISBURSEMENTS

Loaned on mortgage.....	\$2,900 00
Dues repaid on withdrawal, or applied on loans.....	22,531 70
Paid salaries and clerk-hire.....	716 30
Paid advertising, printing and postage.....	50
Paid rent	20 00
Paid banking department, examination.....	17 50
Paid banking department, assessment.....	18 50
Lights	7 50
Office supplies	12 31
Error	26 96
Cash on hand December 31, 1917.....	13,865 34
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	\$40,116 61
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 3,605; shares issued during the year, 296; shares withdrawn during the year, 75; shares in force, 3,826. Borrowing members, 57, holding 1,158½ shares; non-borrowing members, 132, holding 2.667½ shares. Female shareholders, 68, holding 1,194½ shares. Total dividends credited members during the year on instalment shares, \$2,204.81; rate, 4 per cent.

No unpaid withdrawals. Membership fee, 50 cents and 75 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$756.71. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 1¼ per cent.

Loans have been made in Livingston and Steuben counties, New York State. Largest mortgage loan outstanding, \$3,100. Mortgages in force in New York State, \$53,050. No foreclosures during the year.

SULLIVAN COUNTY

FIRST FARMERS SAVINGS AND LOAN ASSOCIATION

Woodridge, N. Y.

[Organized under Law of 1914. Commenced business 1914]

Officers	Names	Post-office addresses
President.....	A. J. PANTEL.....	South Fallsburgh, N. Y.
Secretary.....	I. D. WOLF.....	Woodridge, N. Y.
Treasurer.....	ISAAC SUSSMAN	Woodridge, N. Y.
Attorney.....	GEORGE J. KLEIN.....	Woodridge, N. Y.

ASSETS

Loans on bond and mortgage.....	\$34,746 74
Loans on shares.....	6,157 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	760 96
Interest, premium, fees and fines due and unpaid.....	724 41
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	\$43,389 11
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370 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

LIABILITIES

Due shareholders, dues.....	\$24,915 06
Due shareholders, dividends credited.....	50 24
Advances by Land Bank.....	17,500 00
Undivided profits.....	829 41
Guaranty fund (as per section 392 of Banking Law).....	94 40
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	\$43,389 11
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RECEIPTS

Cash on hand January 1, 1917.....	\$537 18
Dues credited to members.....	5,228 00
Mortgages redeemed, foreclosed or transferred to real estate..	4,470 96
Loans on shares repaid.....	7,956 00
Fees received.....	9 00
Interest received.....	2,281 85
Advances by Land Bank.....	3,000 00
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	\$23,482 99
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DISBURSEMENTS

Loaned on mortgage.....	\$7,800 00
Loaned on shares.....	7,171 00
Dues repaid on withdrawal, or applied on loans.....	3,586 50
Dividends paid on withdrawal, or applied on loans.....	1 63
Cash dividends paid on income and accumulative prepaid shares.....	788 75
Paid interest on borrowed money and prior mortgages.....	925 56
Paid salaries and clerk-hire.....	300 00
Paid advertising, printing and postage.....	7 00
Paid rent.....	2 00
Paid banking department, examination.....	22 25
Paid banking department, assessment.....	3 39
Officers' bonds.....	20 00
Land Bank repaid.....	2,000 00
Profit and loss.....	41 70
Auditing.....	6 25
Miscellaneous.....	46 00
Cash on hand December 31, 1917.....	760 96
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	\$23,482 99
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Plan, permanent. Par value of shares, \$100. Instalments are 50 cents monthly.

Shares in force January 1, 1917, 649; shares issued during the year, 533; shares withdrawn during the year, 96; shares in force, 1,086. Borrowing members, 16, holding 370 shares; non-borrowing members, 239, holding 716 shares. Female shareholders, 42, holding 326 shares. Total dividends credited or paid in cash to members during the year, \$828.05; rate, 4 per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expense, as defined in section 390 of the Banking Law, incurred and paid during the year, \$381.25. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Sullivan and Ulster counties, New York State. Largest mortgage loan outstanding, \$3,500. Mortgages in force in New York State, \$34,746.74. No foreclosures during the year.

TIOGA COUNTY

THE WAVERLY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 331 Broad street, Waverly, N. Y.

[Organized under Law of 1894. Commenced business 1903]

Officers	Names	Post-office addresses
President.....	E. S. HANFORD.....	Waverly, N. Y.
Secretary.....	LOUIS J. BULEY.....	Waverly, N. Y.
Treasurer.....	LOUIS J. BULEY.....	Waverly, N. Y.
Attorney.....	FREDERICK E. HAWKES.....	Waverly, N. Y.

ASSETS

Loans on bond and mortgage.....	\$136,915 00
Loans on shares.....	1,835 00
Cash on hand and in bank.....	4,172 97
Interest, premium, fees and fines due and unpaid.....	299 30
Instalments due and unpaid.....	\$411 00

\$143,222 27

LIABILITIES

Due shareholders, dues.....	\$105,322 00
Due shareholders, dividends credited.....	26,328 03
Borrowed money	9,000 00
Guaranty fund (as per section 392 of Banking Law)	2,572 24

\$143,222 27

RECEIPTS

Cash on hand January 1, 1917.....	\$540 45
Dues credited to members.....	23,289 00
Money borrowed	15,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	12,150 00
Loans on shares repaid.....	1,730 00
Fees received	84 25
Fines received	139 20
Interest received	8,553 71
Dividends retained on withdrawals.....	274 17
Bonds sold	7,086 29

\$68,847 07

DISBURSEMENTS

Loaned on mortgage.....	\$4,400 00
Loaned on shares.....	960 00
Dues repaid on withdrawal, or applied on loans.....	4,092 00
Paid matured shares.....	31,833 74
Dividends paid on withdrawal, or applied on loans.....	697 66
Paid borrowed money and prior mortgages.....	21,500 00
Paid interest on borrowed money and prior mortgages.....	801 01
Paid salaries and clerk-hire.....	300 00
Paid advertising, printing and postage.....	31 98
Paid banking department, examination.....	23 50
Paid banking department, assessment.....	10 21
Officers' bonds	20 00
Attorney	4 00
Cash on hand December 31, 1917.....	4,172 97

\$68,847 07

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 1,892; shares issued during the year, 321; shares withdrawn during the year, 256; shares in force, 1,957. Borrowing members, 89, holding 586 shares; non-borrowing members, 164, holding 1,371 shares. Female shareholders, 88, holding 575 shares. Total dividends credited members during the year on instalment shares, \$7,391.49; rate, 5.94 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$31,833.74. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$355.98. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 per cent. and 6 per cent. No premium charged.

Loans have been made in Chemung and Tioga counties, New York State. Largest mortgage loan outstanding, \$30,000. Mortgages in force in New York State, \$136,915. No foreclosures during the year.

TOMPKINS COUNTY

GROTON SAVINGS AND LOAN ASSOCIATION

Main street, Groton, N. Y.

[Organized under Law of 1914. Commenced business 1914]

Officers	Names	Post-office addresses
President.....	CARLETON F. BROWN.....	Groton, N. Y.
Secretary.....	W. W. GILBERT.....	Groton, N. Y.
Treasurer.....	W. G. RHODES.....	Groton, N. Y.

ASSETS

Loans on bond and mortgage.....	\$12,110 00
Loans on shares.....	368 00
Cash on hand and in bank.....	379 37
	\$12,857 37

LIABILITIES

Due shareholders, dues.....	\$9,661 00
Due shareholders, dividends credited.....	326 27
Balance to be paid borrowers on mortgage loans.....	1,200 00
Borrowed money	1,200 00
Undivided profits	426 21
Guaranty fund (as per section 392 of Banking Law)	43 89
	\$12,857 37

RECEIPTS

Cash on hand January 1, 1917.....	\$389 41
Dues credited to members.....	8,468 80
Money borrowed	1,200 00
Mortgages redeemed, foreclosed or transferred to real estate..	3,140 00
Loans on shares repaid.....	755 00
Fees received	140 90
Fines received	25 48
Interest received	527 28
Dividends retained on withdrawals.....	19 92
	\$14,666 79

DISBURSEMENTS

Loaned on mortgage.....	\$6,200 00
Loaned on shares.....	734 00
Dues repaid on withdrawal, or applied on loans.....	6,093 30

TOMPKINS COUNTY

373

Dividends paid on withdrawal, or applied on loans.....	\$86 19
Cash dividends paid on income and accumulative prepaid shares	12 45
Paid borrowed money and prior mortgages.....	1,000 00
Paid interest on borrowed money and prior mortgages.....	14 56
Paid salaries and clerk-hire.....	120 00
Paid advertising, printing and postage.....	18 31
Paid banking department, examination.....	14 00
Paid banking department, assessment.....	1 61
Officers' bonds	12 00
State League dues.....	1 00
Cash on hand December 31, 1917.....	379 37
	<hr/>
	\$14,666 79
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 1,108; shares issued during the year, 1,409; shares withdrawn during the year, 979; shares in force, 1,538. Borrowing members, 10, holding 190 shares; non-borrowing members, 91, holding 1,348 shares. Female shareholders, 24, holding 291 shares. Total dividends credited members during the year on instalment shares, \$313.31; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$12.45; rate, 4½ per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$151.31. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Tompkins county, New York State. Largest mortgage loan outstanding, \$3,000. Mortgages in force in New York State, \$12,110. No foreclosures during the year.

ITHACA SAVINGS AND LOAN ASSOCIATION

No. 120 E. State street, Ithaca, N. Y.

[Organized under Law of 1914. Commenced business 1915]

Officers	Names	Post-office addresses
President.....	SIDNEY L. HOWELL.....	Ithaca, N. Y.
Secretary.....	HARRY C. BALDWIN.....	Ithaca, N. Y.
Treasurer.....	BENJAMIN L. JOHNSON.....	Ithaca, N. Y.
Attorney.....	HARRY C. BALDWIN.....	Ithaca, N. Y.

ASSETS

Loans on bond and mortgage.....	\$63,850 00
Loans on shares.....	2,368 10
Cash on hand and in bank.....	217 05
Instalments due and unpaid.....	931 00
Interest, premium, fees and fines due and unpaid.....	109 41
	<hr/>
	\$67,475 56
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$60,015 76
Due shareholders, dividends credited.....	408 00
Prior mortgages	2,500 00
Borrowed money	700 00
Undivided profits	3,775 80
Guaranty fund (as per section 392 of Banking Law).....	76 00
	<hr/>
	\$67,475 56
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$639 52
Dues credited to members.....	30,359 79
Prior mortgages	2,500 00
Money borrowed	13,715 00
Loans on shares repaid.....	315 00
Fees received	159 75
Fines received	100 03
Interest received	2,980 42
Dividends retained on withdrawals.....	37 67
	<hr/>
	\$50,807 18

DISBURSEMENTS

Loaned on mortgage.....	\$29,850 00
Loaned on shares.....	2,683 10
Dues repaid on withdrawal, or applied on loans.....	4,022 17
Dividends paid on withdrawal, or applied on loans.....	93 01
Cash dividends paid on income and accumulative prepaid shares	187 21
Paid borrowed money and prior mortgages.....	13,015 00
Paid interest on borrowed money and prior mortgages.....	98 93
Paid salaries and clerk-hire.....	330 00
Paid advertising, printing and postage.....	115 20
Paid banking department	3 13
Officers' bonds	20 00
State League dues.....	1 00
Books, stationery, etc.....	165 13
Suspense account	6 25
Cash on hand December 31, 1917.....	217 05
	<hr/>
	\$50,807 18

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 2,296; shares issued during the year, 639; shares withdrawn during the year, 380; shares in force, 2,555. Borrowing members 46, holding 426 shares; non-borrowing members, 406, holding 2,129 shares. Female shareholders, 170, holding 737 shares. Total dividends credited members during the year on instalment shares, \$501.01; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$187.21; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$631.33. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Tompkins county, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$63,850. No foreclosures during the year.

ULSTER COUNTY

THE HOME-SEEKERS' CO-OPERATIVE SAVINGS AND LOAN
ASSOCIATION OF THE CITY OF KINGSTON, N. Y.

No. 23 Broadway, Kingston, N. Y.

[Organized under Law of 1887. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	ADELBERT H. MAMBERT.....	Kingston, N. Y.
Secretary.....	IRVIN McCAUSLAND	Kingston, N. Y.
Treasurer.....	CHARLES R. O'CONNOR.....	Kingston, N. Y.
Attorney.....	FREDERICK STEPHAN, JR.	Kingston, N. Y.

ASSETS

Loans on bond and mortgage.....	\$298,275 00
Loans on shares.....	2,200 00
Stocks and bonds.....	8,000 00
Contracts for the sale of real estate.....	8,054 10
Real estate	725 10
Cash on hand and in bank.....	654 65
Advances for taxes, insurance, etc.....	60 50
Accrued interest	127 50
Installments due and unpaid.....	\$1,126 83
Interest, premium, fees and fines due and unpaid..	316 74
	<hr/>
	\$318,096 85

LIABILITIES

Due shareholders, dues.....	\$248,279 95
Due shareholders, dividends credited.....	40,468 68
Undivided profits	18,069 95
Guaranty fund (as per section 392 of Banking Law).....	9,401 36
Unearned or rebatable premium.....	727 98
Individual accounts	1,148 93
	<hr/>
	\$318,096 85

RECEIPTS

Cash on hand January 1, 1917.....	\$9,593 78
Dues credited to members.....	61,557 12
Money borrowed	17,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	24,750 00
Loans on shares repaid	300 00
Real estate sold.....	866 51
Fees received	229 06
Fines received	348 94
Interest received	17,101 36
Rent received	72 00
Dividends retained on withdrawals.....	348 72
Advances repaid	30 62
Individual accounts	1,484 29
Contracts for the sale of real estate.....	2,049 17
Cash differences	95 77
Profit on sale of real estate.....	58 49
Legal expenses refunded.....	7 50
	<hr/>
	\$136,393 33

DISBURSEMENTS

Loaned on mortgage.....	\$66,200 00
Loaned on shares.....	1,400 00
Dues repaid on withdrawal, or applied on loans.....	11,543 28

376 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Paid matured shares.....	\$20,600 00
Dividends paid on withdrawal, or applied on loans.....	1,744 69
Paid borrowed money and prior mortgages.....	17,500 00
Paid interest on borrowed money and prior mortgages.....	151 64
Paid for real estate.....	866 51
Paid salaries and clerk-hire.....	1,255 95
Paid advertising, printing and postage.....	88 54
Paid rent	50 00
Paid repairs to real estate.....	43 87
Paid taxes, insurance, etc.....	51 61
Paid banking department, examination.....	83 10
Paid banking department, assessment.....	17 11
Officers' bonds	20 00
Advances for taxes, insurance, etc.....	35 12
State League dues.....	7 00
Insurance, furniture	5 91
Legal expense	60 72
Telephone	9 00
Individual accounts	315 80
Contracts for the sale of real estate.....	5,525 00
Cash differences	136 83
Commission on sale of real estate.....	25 00
Entrance fee repaid.....	2 00
Liberty bonds purchased.....	8,000 00
Cash on hand December 31, 1917.....	654 65
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	\$136,393 33
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 4,494½; shares issued during the year, 995¼; shares withdrawn during the year, 429; shares in force, 5,060¾. Borrowing members, 221, holding 1,491¾ shares; non-borrowing members, 560, holding 3,569 shares. Female shareholders, 267, holding 1,397¼ shares. Total dividends credited members during the year on instalment shares, \$13,636.05; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$28.80; rate, 3½ per cent. and 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$20,600. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,436.40. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 1 per cent.

Loans have been made in Dutchess and Ulster counties, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$298,275. One foreclosure during the year.

KINGSTON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 288 Wall street, Kingston, N. Y.

[Organized under Law of 1887. Commenced business 1892]

Officers	Names	Post-office addresses
President.....	EDWARD T. STELLE.....	Kingston, N. Y.
Secretary.....	ARTHUR C. CONNELLY.....	Kingston, N. Y.
Treasurer.....	ALBERT K. HART.....	Kingston, N. Y.
Attorney.....	ARTHUR C. CONNELLY.....	Kingston, N. Y.

ASSETS

Loans on bond and mortgage.....	\$99,370 00
Loans on shares.....	900 00
Stocks and bonds.....	4,602 65

ULSTER COUNTY

377

Contract for the sale of real estate.....	\$159 34
Real estate	2,265 39
Cash on hand and in bank.....	311 82
Furniture and fixtures.....	50 00

\$107,659 20

LIABILITIES

Due shareholders, dues.....	\$84,594 28
Due shareholders, dividends credited.....	15,986 84
Borrowed money	450 00
Undivided profits	4,334 22
Guaranty fund (as per section 392 of Banking Law).....	2,293 86

\$107,659 20

RECEIPTS

Cash on hand January 1, 1917.....	\$3,273 37
Dues credited to members.....	16,547 27
Money borrowed	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	8,865 00
Loans on shares repaid.....	1,000 00
Fees received	41 00
Fines received	60 49
Interest received	5,694 34
Rent received	52 00
Dividends retained on withdrawals.....	94 38
Advances repaid	24 60
Contracts for the sale of real estate.....	64 17
Subscriptions to Liberty bonds.....	2,934 93
Miscellaneous	14 09

\$43,665 64

DISBURSEMENTS

Loaned on mortgage.....	\$11,087 54
Loaned on shares.....	1,100 00
Dues repaid on withdrawal, or applied on loans.....	11,798 26
Paid matured shares	3,200 00
Dividends paid on withdrawal, or applied on loans.....	3,063 83
Cash dividends paid on income and accumulative prepaid shares	229 64
Paid borrowed money and prior mortgages.....	4,550 00
Paid interest on borrowed money and prior mortgages.....	48 88
Paid salaries and clerk-hire.....	550 00
Paid advertising, printing and postage.....	36 96
Paid rent	24 00
Paid taxes, insurance, etc.....	31 99
Paid banking department, examination.....	26 00
Paid banking department, assessment.....	7 14
Advances for taxes, insurance, etc.....	24 60
State League dues.....	5 00
Liberty bonds purchased.....	7,537 58
Inspector of election.....	4 00
Traveling expenses	10 00
Building and Loan News.....	2 00
Check book	4 88
Express	2 52
Miscellaneous	9 00
Cash on hand December 31, 1917.....	311 82

\$43,665 64

378 . REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 1,282; shares issued during the year, 160; shares withdrawn during the year, 150¾; shares in force, 1,291¼. Borrowing members, 59, holding 501 shares; non-borrowing members, 181, holding 790¼ shares. Female shareholders, 77, holding 465 shares. Total dividends credited members during the year on instalment shares, \$3,641.97; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,208.29; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$3,200. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$639.36. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Ulster county, New York State. Largest mortgage loan outstanding, \$4,500. Mortgages in force in New York State, \$99,370. No foreclosures during the year.

THE SAUGERTIES CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 24 Ulster avenue, Saugerties, N. Y.

[Organized under Law of 1894. Commenced business 1908]

Officers	Names	Post-office addresses
President.....	MARTIN CANTINE	Saugerties, N. Y.
Secretary.....	WILLIAM L. DARBEE.....	Saugerties, N. Y.
Treasurer.....	CHARLES CLUM.....	Saugerties, N. Y.
Attorney.....	FREDERICK E. W. DARROW	Saugerties, N. Y.

ASSETS

Loans on bond and mortgage.....	\$70,675 00
Loans on shares	1,105 00
Stocks and bonds.....	4,500 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	4,084 90
Instalments due and unpaid.....	50 00
Interest, premium, fees and fines due and unpaid.....	21 27
	<hr/>
	\$81,436 17
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LIABILITIES

Due shareholders, dues.....	\$69,684 55
Due shareholders, dividends credited.....	10,783 31
Undivided profits	226 09
Guaranty fund (as per section 392 of Banking Law).....	742 22
	<hr/>
	\$81,436 17
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$2,776 70
Dues credited to members.....	14,299 25
Money borrowed	1,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	5,125 00
Loans on shares repaid.....	705 00
Fees received	36 50
Fines received	151 76
Interest received	3,799 89
Dividends retained on withdrawals.....	138 19
Advances repaid	8 75
Mortgage tax returned.....	5 00
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	\$28,046 04
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DISBURSEMENTS

Loaned on mortgage.....	\$12,325 00
Loaned on shares.....	1,060 00
Dues repaid on withdrawal, or applied on loans.....	4,042 00
Dividends paid on withdrawal, or applied on loans.....	547 77
Cash dividends paid on income and accumulative prepaid shares	148 00
Paid borrowed money and prior mortgages.....	1,000 00
Pain interest on borrowed money and prior mortgages.....	6 67
Paid salaries and clerk-hire.....	160 00
Paid advertising, printing and postage.....	19 82
Paid taxes, insurance, etc.....	52 50
Paid banking department, examination.....	29 25
Paid banking department, assessment.....	5 04
Officers' bonds	16 00
Advances for taxes, insurance, etc.....	6 25
State League dues and expenses.....	34 15
Accrued interest	2 44
Safe deposit box rent.....	5 00
Cash short	50
Index book	75
Liberty bonds purchased.....	4,500 00
Cash on hand December 31, 1917.....	4,084 90
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	\$28,046 04
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 1,219¾; shares issued during the year, 148; shares withdrawn during the year, 117½; shares in force, 1,250¼. Borrowing members, 57, holding 353¾ shares; non-borrowing members, 227, holding 896½ shares. Female shareholders, 69, holding 243 shares. Total dividends credited members during the year on instalment shares, \$3,143.19; rate 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$172.22; rate, 4½ per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$235.72. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. and 6 per cent. No premium charged.

Loans have been made in Greene and Ulster counties, New York State. Largest mortgage loan outstanding, \$3,000. Mortgages in force in New York State, \$70,675. No foreclosures during the year.

WALLKILL VALLEY SAVINGS AND LOAN ASSOCIATION

Wallkill, N. Y.

[Organized under Law of 1910. Commenced business 1913]

Officers	Names	Post-office addresses
President.....	FRANK J. WILKIN.....	Wallkill, N. Y.
Secretary.....	CLARENCE V. CROSSLEY.....	Wallkill, N. Y.
Treasurer.....	F. N. BOYD.....	Wallkill, N. Y.
Attorney.....	ROBERT HUME.....	Walden, N. Y.

ASSETS

Loans on bond and mortgage.....	\$36,450 00
Loans on shares.....	600 00
Cash on hand and in bank.....	77 56
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	\$37,127 56
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LIABILITIES

Due shareholders, dues.....	\$32,691 00
Due shareholders, dividends credited.....	2,542 99
Borrowed money	1,500 00
Undivided profits	224 68
Guaranty fund (as per section 392 of Banking Law).....	168 89
	<hr/>
	\$37,127 56
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$3,034 65
Dues credited to members.....	12,523 00
Money borrowed	12,100 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,100 00
Loans on shares repaid.....	110 00
Fees received	7 75
Fines received	17 48
Interest received	1,999 10
Dividends retained on withdrawals.....	27 77
	<hr/>
	\$30,919 75
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$11,200 00
Loaned on shares.....	450 00
Dues repaid on withdrawal, or applied on loans.....	2,496 00
Dividends paid on withdrawal, or applied on loans.....	138 89
Cash dividends paid on income and accumulative prepaid shares	72 00
Paid borrowed money and prior mortgages.....	16,100 00
Paid interest on borrowed money and prior mortgages.....	178 50
Paid salaries and clerk-hire.....	125 00
Paid advertising, printing and postage.....	26 30
Paid banking department, examination.....	22 50
Paid banking department, assessment.....	2 75
Sundries	5 25
Safe	25 00
Cash on hand December 31, 1917.....	77 56
	<hr/>
	\$30,919 75
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 803; shares issued during the year, 187; shares withdrawn during the year, 92; shares in force, 898. Borrowing members, 25, holding 115 shares; non-borrowing members, 130, holding 783 shares. Female shareholders, 43, holding 183 shares. Total dividends credited members during the year on instalment shares, \$1,287.17; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$184; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$156.55. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Orange and Ulster counties, New York State. Largest mortgage loan outstanding, \$3,500. Mortgages in force in New York State, \$36,450. No foreclosures during the year.

WARREN COUNTY

GLENS FALLS SAVINGS AND LOAN ASSOCIATION

Glens Falls Insurance Building, Glens Falls, N. Y.

[Organized under Laws of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	B. B. FOWLER.....	Glens Falls, N. Y.
Secretary.....	CHARLES H. CARSON.....	Glens Falls, N. Y.
Treasurer.....	CHARLES H. CARSON.....	Glens Falls, N. Y.
Attorney.....	LOUIS M. BROWN.....	Glens Falls, N. Y.

ASSETS

Loans on bond and mortgage.....	\$639,106 50
Contracts for the sale of real estate.....	1,005 36
Real estate	11,097 18
Cash on hand and in bank.....	443 85
Furniture and fixtures.....	250 00
Advances for taxes, insurance, etc.....	22 16
	<hr/>
	\$651,925 05

LIABILITIES

Due shareholders, dues.....	\$418,447 85
Due shareholders, dividends credited.....	87,647 65
Borrowed money	105,000 00
Undivided profits	12,450 31
Guaranty fund (as per section 392 of Banking Law).....	25,304 77
Unearned or rebatable premium.....	3,074 47
	<hr/>
	\$651,925 05

RECEIPTS

Cash on hand January 1, 1917.....	\$727 59
Dues credited to members.....	113,016 18
Money borrowed	67,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	48,793 29
Fees received	647 75
Fines received	302 79
Interest received	37,785 91
Rent received	705 00
Dividends retained on withdrawals.....	9 55
Advances repaid	19 04
Contracts for the sale of real estate.....	47 68
	<hr/>
	\$269,554 78

DISBURSEMENTS

Loaned on mortgage.....	\$73,579 96
Dues repaid on withdrawal, or applied on loans.....	43,134 88
Paid matured shares.....	106,284 90
Dividends paid on withdrawal, or applied on loans.....	9,030 70
Paid borrowed money and prior mortgages.....	25,000 00
Paid interest on borrowed money and prior mortgages.....	4,278 15
Paid for real estate.....	3,743 20
Paid salaries and clerk-hire.....	2,000 00
Paid advertising, printing and postage.....	56 75
Paid rent	400 00
Paid taxes, insurance, etc.....	361 97
Paid banking department, examination.....	75 89
Paid banking department, assessment.....	37 86

Advances for taxes, insurance, etc.....	\$22 16
Recording fees	65 80
Recording taxes	345 50
Books and office supplies.....	106 60
Premium rebates	584 21
Sundries	2 40
Cash on hand December 31, 1917.....	443 85
	<hr/>
	\$269,554 78
	<hr/>

Plan, permanent. Par value of shares, \$130. Instalments are 20 cents weekly.

Shares in force January 1, 1917, 10,490; shares issued during the year, 2,591; shares withdrawn during the year, 2,372; shares in force, 10,709. Borrowing members, 286, holding 4,835 shares; non-borrowing members, 681, holding 5,874 shares. Female shareholders, 529, holding 4,161 shares. Total dividends credited members during the year on instalment shares, \$29,304.75; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$106,284.90. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,565.75. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Essex, Hamilton, Saratoga, Warren and Washington counties, New York State. Largest mortgage loan outstanding, \$30,030. Mortgages in force in New York State, \$639,106.50. No foreclosures during the year.

WASHINGTON COUNTY

WHITEHALL CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Whitehall, N. Y.

[Organized under Law of 1909. Commenced business 1911]

Officers	Names	Post-office addresses
President.....	JAMES H. RILEY.....	Whitehall, N. Y.
Secretary.....	WALTER A. WARNER.....	Whitehall, N. Y.
Treasurer.....	WALTER A. WARNER.....	Whitehall, N. Y.
Attorney.....	O. A. DENNIS.....	Whitehall, N. Y.

ASSETS

Loans on bond and mortgage.....	\$33,775 00
Loans on shares.....	620 16
Stocks and bonds.....	250 00
Cash on hand and in bank.....	372 31
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	\$35,017 47
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LIABILITIES

Due shareholders, dues.....	\$29,376 17
Due shareholders, dividends credited.....	4,014 23
Borrowed money	200 00
Undivided profits	1,136 22
Guaranty fund (as per section 392 of Banking Law).....	255 66
Instalments on Liberty bonds.....	20 00
Individual accounts	1 19
Due banking department.....	14 00
	<hr/>
	\$35,017 47
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RECEIPTS

Cash on hand January 1, 1917.....	\$317 05
Dues credited to members.....	7,543 37
Money borrowed	3,975 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,600 00
Loans on shares repaid.....	315 00
Fees received	14 40
Interest received	1,732 99
Premium received	405 87
Dividends retained on withdrawals.....	31 19
Individual accounts	91 33
Instalments on Liberty bonds.....	20 00
School bond	150 00
Sale of pass-books.....	40
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	\$16,196 60

DISBURSEMENTS

Loaned on mortgage.....	\$7,900 00
Loaned on shares.....	385 00
Dues repaid on withdrawal, or applied on loans.....	2,558 79
Dividends paid on withdrawal, or applied on loans.....	220 30
Paid borrowed money and prior mortgages.....	4,225 00
Paid interest on borrowed money and prior mortgages.....	49 15
Paid salaries and clerk-hire.....	200 00
Paid advertising, printing and postage.....	9 87
Paid banking department, examination.....	13 93
Paid banking department, assessment.....	2 69
Officers' bonds	4 00
Advances for taxes, insurance, etc.....	7 36
Liberty bonds purchased.....	100 00
Drawing papers	2 00
Office supplies	9 16
Pass books.....	43 36
Individual accounts	93 68
Cash on hand December 31, 1917.....	372 31
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	\$16,196 60

Plan, serial. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 1,245; shares issued during the year, 144; shares withdrawn during the year, 149; shares in force, 1,240. Borrowing members, 25, holding 302 shares; non-borrowing members, 78, holding 938 shares. Female shareholders, 23, holding 185 shares. Total dividends credited members during the year on instalment shares, \$1,393.99; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$26; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$268.39. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 11 cents per share per week. Premium paid by borrowing members, about 1¼ per cent.

Loans have been made in Washington county, New York State. Largest mortgage loan outstanding, \$3,000. Mortgages in force in New York State, \$33,775. No foreclosures during the year.

WESTCHESTER COUNTY

THE HASTINGS-ON-HUDSON BUILDING, CO-OPERATIVE SAVINGS
AND LOAN ASSOCIATION

Hastings-on-Hudson, N. Y.

[Organized under Law of 1894. Commenced business 1901]

Officers	Names	Post-office addresses
President.....	JAMES C. MAGEE.....	Hastings-on-Hudson, N. Y.
Secretary.....	JOHN HOLZDERBER, JR.....	Hastings-on-Hudson, N. Y.
Treasurer.....	MAURICE D. BROWN.....	Yonkers, N. Y.
Attorney.....	ELLERY E. ALBEE.....	Dobbs Ferry, N. Y.

ASSETS

Loans on bond and mortgage.....	\$73,600 00
Loans on shares.....	3,995 00
Stocks and bonds.....	2,000 00
Cash on hand and in bank.....	6,414 01
Furniture and fixtures.....	155 00
	<hr/>
	\$86,164 01

LIABILITIES

Due shareholders, dues.....	\$69,376 00
Due shareholders, dividends credited.....	13,762 94
Guaranty fund (as per section 392 of Banking Law).....	3,020 07
Overpayment in cash.....	5 00
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	\$86,164 01

RECEIPTS

Cash on hand January 1, 1917.....	\$7,383 87
Dues credited to members.....	16,717 00
Mortgages redeemed, foreclosed or transferred to real estate..	15,200 00
Loans on shares repaid.....	5,450 00
Fees received.....	36 60
Fines received.....	53 14
Interest received.....	5,109 02
Dividends retained on withdrawals.....	2 15
Overpayment.....	5 00
Transfers.....	50
	<hr/>
	\$49,957 28

DISBURSEMENTS

Loaned on mortgage.....	\$3,800 00
Loaned on shares.....	975 00
Dues repaid on withdrawal, or applied on loans.....	4,634 00
Paid matured shares.....	29,877 94
Dividends paid on withdrawal, or applied on loans.....	1,940 31
Paid salaries and clerk-hire.....	200 00
Paid advertising, printing and postage.....	31 15
Paid rent.....	25 00
Paid banking department, examination.....	13 00
Paid banking department, assessment.....	6 97
Officers' bonds.....	17 00
League dues.....	7 00
Counsel fees.....	15 90
Liberty bonds purchased.....	2,000 00
Cash on hand December 31, 1917.....	6,414 01
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	\$49,957 28

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 1,379; shares issued during the year, 183; shares withdrawn during the year, 201; shares in force, 1,361. Borrowing members, 26, holding 371 shares; non-borrowing members, 133, holding 990 shares. Female shareholders, 32, holding 220 shares. Total dividends credited members during the year on instalment shares, \$4,641.09; rate, 5 7/10 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$12,974.20. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$296.05. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Westchester county, New York State. Largest mortgage loan outstanding, \$8,000. Mortgages in force in New York State, \$73,600. No foreclosures during the year.

HOME BUILDING AND LOAN ASSOCIATION OF MOUNT VERNON

No. 48 South Fourth avenue, Mount Vernon, N. Y.

[Organized under Law of 1851. Commenced business 1877]

Officers	Names	Post-office addresses
President.....	CHARLES H. PHILLIPS.....	Mount Vernon, N. Y.
Secretary.....	E. D. W. HEINSOHN.....	Mount Vernon, N. Y.
Treasurer.....	H. J. FAULHABER.....	Mount Vernon, N. Y.
Attorney.....	HARRY V. MORGAN.....	Mount Vernon, N. Y.

ASSETS

Loans on bond and mortgage.....	\$273,550 00
Loans on shares.....	7,885 00
Stocks and bonds.....	7,870 00
Cash on hand and in bank.....	4,851 71
Furniture and fixtures.....	400 00
Instalments due and unpaid.....	3,535 00
Interest, premium, fees and fines due and unpaid.....	817 52
Advances for taxes, insurance, etc.....	267 57
	<hr/>
	\$299,176 80
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$238,675 00
Due shareholders, dividends credited.....	36,756 59
Borrowed money	16,000 00
Undivided profits	826 31
Guaranty fund (as per section 392 of Banking Law).....	4,262 94
Liberty loan	3,093 65
Suspended accounts	562 31
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	\$299,176 80
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$679 01
Dues credited to members.....	74,990 00
Money borrowed	22,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	18,200 00
Loans on shares repaid.....	11,105 00
Fees received	298 00
Fines received	142 02
Interest received	15,716 82
Dividends retained on withdrawals.....	672 70

Advances repaid	\$70 00
Earnings on shares.....	3 20
Liberty loan	9,843 65
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	\$153,720 40
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DISBURSEMENTS

Loaned on mortgage.....	\$45,800 00
Loaned on shares	7,995 00
Dues repaid on withdrawal, or applied on loans.....	27,902 00
Paid matured shares	25,605 00
Dividends paid on withdrawal, or applied on loans.....	3,359 57
Cash dividends paid on income and accumulative prepaid shares	27 00
Paid borrowed money and prior mortgages.....	21,000 00
Paid interest on borrowed money and prior mortgages.....	235 80
Paid salaries and clerk-hire.....	934 96
Paid advertising, printing and postage.....	122 63
Paid rent	360 00
Paid taxes, insurance, etc.....	337 57
Paid banking department, examination.....	39 00
Paid banking department, assessment.....	16 36
Sundries	222 31
Stationery	162 49
Appraisals	129 00
Liberty bonds purchased	14,620 00
Cash on hand December 31, 1917.....	4,851 71
	<hr/>
	\$153,720 40
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 5,973; shares issued during the year, 1,105; shares withdrawn during the year, 936; shares in force, 6,142. Borrowing members, 103, holding 1,259 shares; non-borrowing members 682, holding 4,883 shares. Female shareholders, 264, holding 1,716 shares. Total dividends credited members during the year on instalment shares, \$13,616.52; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$27; rate, 4½ per cent. No unpaid withdrawals. Amount of shares matured during the year, \$24,990. Entrance fee, 15 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,709.08. Unpaid, none. No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged. Loans have been made in New York and Westchester counties, New York State. Largest mortgage loan outstanding, \$8,400. Mortgages in force in New York State, \$273,550. No foreclosures during the year.

THE MAMARONECK CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 54 Boston Post road, West, Mamaroneck, N. Y.

[Organized under Law of 1887. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	CHARLES FIELD GRIFFEN.....	Mamaroneck, N. Y.
Secretary.....	FRED WILSON	Mamaroneck, N. Y.
Treasurer.....	DANIEL WARREN	Mamaroneck, N. Y.
Attorney.....	BURTON C. MEIGHAN.....	Mamaroneck, N. Y.

ASSETS

Loans on bond and mortgage.....	\$203,850 00
Loans on shares	33,350 00

Real estate	\$2,211 00
Cash on hand and in bank.....	4,140 84
Instalments due and unpaid.....	\$620 00
Interest, premium, fees and fines due and unpaid..	420 50

\$243,551 84

LIABILITIES

Due shareholders, dues.....	\$183,913 00
Due shareholders, dividends credited.....	41,330 84
Borrowed money	13,650 00
Guaranty fund (as per section 392 of Banking Law).....	4,658 00

\$243,551 84

RECEIPTS

Cash on hand January 1, 1917.....	\$1,821 67
Dues credited to members.....	48,318 00
Money borrowed	35,200 00
Mortgages redeemed, foreclosed or transferred to real estate..	24,200 00
Loans on shares repaid.....	7,894 00
Fees received	213 50
Fines received	383 23
Interest received	13,630 10
Premium received	269 68
Rent received	104 50
Dividends retained on withdrawals.....	173 68
Dividends on shares issued in old series.....	1,118 30

\$133,326 66

DISBURSEMENTS

Loaned on mortgage.....	\$29,500 00
Loaned on shares	23,425 00
Dues repaid on withdrawal, or applied on loans.....	15,648 00
Paid matured shares	31,000 00
Dividends paid on withdrawal, or applied on loans.....	2,616 98
Paid borrowed money and prior mortgages.....	25,050 00
Paid interest on borrowed money and prior mortgages.....	587 00
Paid salaries and clerk-hire.....	1,000 00
Paid advertising, printing and postage.....	140 51
Paid rent	85 00
Paid taxes, insurance, etc.....	57 02
Paid banking department, examination.....	18 60
Paid banking department, assessment.....	14 21
Officers' bonds	28 00
State League dues	7 00
Repairs to office safe.....	8 50
Cash on hand December 31, 1917.....	4,140 84

\$133,326 66

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 3,160; shares issued during the year, 825; shares withdrawn during the year, 462; shares in force, 3,523. Borrowing members, 95, holding 1,288 shares; non-borrowing members, 205, holding 2,235 shares. Female shareholders, 114, holding 1,005 shares. Total dividends credited members during the year on instalment shares, \$13,336.15; rate, 5 95/100 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$31,000. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,269.01. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 3 cents and 4 cents per share per month.

Loans have been made in Westchester county, New York State. Largest mortgage loan outstanding, \$8,000. Mortgages in force in New York State, \$203,850. No foreclosures during the year.

NEW ROCHELLE CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 85 Division street, New Rochelle, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	G. F. FLANDREAUX.....	New Rochelle, N. Y.
Secretary.....	W. J. VAN WINKLE.....	New Rochelle, N. Y.
Treasurer.....	F. W. PETERSON.....	New Rochelle, N. Y.
Attorney.....	JOHN F. LAMBDEN.....	New Rochelle, N. Y.

ASSETS

Loans on bond and mortgage.....	\$258,400 00
Loans on shares	2,800 00
Stocks and bonds	5,000 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	9,340 57
Cash on hand and in bank.....	13,388 89
Instalments due and unpaid.....	1,055 80
Interest, premium, fees and fines due and unpaid.....	623 21
Advances for taxes, insurance, etc.....	686 96
Accrued interest	150 00

\$292,445 43

LIABILITIES

Due shareholders, dues	\$217,752 00
Due shareholders, dividends credited	46,780 61
Balance to be paid borrowers on mortgage loans.....	300 00
Advances by land Bank.....	18,000 00
Undivided profits	955 00
Guaranty fund (as per section 392 of Banking Law).....	8,070 92
Unclaimed checks	368 08
Dues paid in advance.....	185 00
Interest and premium paid in advance.....	33 82

\$292,445 43

RECEIPTS

Cash on hand January 1, 1917.....	\$27,663 90
Dues credited to members.....	52,931 13
Mortgages redeemed, foreclosed or transferred to real estate..	35,972 46
Loans on shares repaid.....	3,600 00
Fees received	105 00
Fines received	492 15
Interest received	14,134 08
Premium received	3,752 46
Rent received	1,180 08
Dividends retained on withdrawals.....	325 28
Adjustment of cash differences.....	201 07

\$140,357 61

DISBURSEMENTS

Loaned on mortgage	\$48,700 00
Loaned on shares	2,000 00

Dues repaid on withdrawal, or applied on loans.....	\$16,156 00
Paid matured shares	44,113 29
Dividends paid on withdrawal, or applied on loans.....	2,379 98
Paid borrowed money and prior mortgages.....	2,000 00
Paid interest on borrowed money and prior mortgages.....	1,000 00
Paid for real estate	2,580 56
Paid salaries and clerk-hire	1,231 34
Paid advertising, printing and postage.....	106 12
Paid rent	60 00
Paid repairs to real estate.....	233 61
Paid taxes, insurance, etc.	952 90
Paid banking department, examination	26 80
Paid banking department, assessment	18 18
Officers' bonds	24 00
Recording fees	13 20
League dues	17 00
Land Bank fee	1 50
Desk and mail box.....	26 60
Moving safe	10 00
Lettering door	5 50
Dues repaid	5 00
Express	30
Chairs	6 50
Liberty Loan bonds purchased.....	5,000 00
Interest on bonds.....	13 26
Foreclosure costs	255 98
Car fare	40
Books and stationery	30 70
Cash on hand December 31, 1917.....	13,388 89
	<u>\$140,357 61</u>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 4,194; shares issued during the year, 877; shares withdrawn during the year, 703; shares in force, 4,368. Borrowing members, 119, holding 1,263 shares; non-borrowing members, 442, holding 3,105 shares. Female shareholders, 157, holding 943 shares. Total dividends credited members during the year on instalment shares, \$15,958.93; rate, 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$44,113.29. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,518.46. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, about 1 6/10 per cent.

Loans have been made in Bronx and Westchester counties, New York State. Largest mortgage loan outstanding, \$7,000. Mortgages in force in New York State, \$258,400. One foreclosure during the year.

PEEKSKILL CO-OPERATIVE BUILDING, SAVINGS AND LOAN ASSOCIATION

No. 906 South street, Peekskill, N. Y.

[Organized under Law of 1887. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	EDWARD F. HILL.....	Peekskill, N. Y.
Secretary.....	EDWARD G. HALSEY.....	Peekskill, N. Y.
Treasurer.....	DUDLEY C. HASBROUCK.....	Peekskill, N. Y.
Attorney.....	EDWARD G. HALSEY.....	Peekskill, N. Y.

ASSETS

Loans on bond and mortgage.....	\$59,100 00
Loans on shares	1,835 00
Real estate	5,555 82

390 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Cash on hand and in bank	\$1,599 75
Interest, premium, fees and fines due and unpaid.....	1.160 15
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	\$89,250 72
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LIABILITIES

Due shareholders, dues.....	\$53,965 00
Due shareholders, dividends credited.....	9,098 69
Undivided profits	3,980 84
Guaranty fund (as per section 392 of Banking Law).....	2,206 19
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	\$89,250 72
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RECEIPTS

Cash on hand January 1, 1917.....	\$8,955 09
Dues credited to members.....	12,810 00
Money borrowed	4,300 00
Mortgages redeemed, foreclosed or transferred to real estate..	8,650 00
Loans on shares repaid.....	975 00
Real estate sold	315 00
Fines received	92 90
Interest received	3,673 36
Premium received	1,598 03
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	\$41,369 38
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$10,900 00
Loaned on shares.....	1,625 00
Dues repaid on withdrawal, or applied on loans.....	11,105 50
Paid matured shares	2,003 52
Dividends paid on withdrawal, or applied on loans.....	2,585 45
Paid borrowed money and prior mortgages.....	4,300 00
Paid interest on borrowed money and prior mortgages.....	114 59
Paid for real estate.....	6,165 47
Paid salaries and clerk-hire.....	718 00
Paid advertising, printing and postage.....	10 50
Paid taxes, insurance, etc.....	215 72
Paid banking department, examination.....	21 81
Paid banking department, assessment.....	4 07
Cash on hand, December 31, 1917.....	1,599 75
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	\$41,369 38
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Plan, permanent. Par value of shares, \$200. Instalments are 50 cents and \$1 monthly.

Shares in force January 1, 1917, 1,243; shares issued during the year, 182; shares withdrawn during the year, 275; shares in force, 1,150. Borrowing members, 64, holding 462 shares; non-borrowing members, 73, holding 688 shares. Female shareholders, 63, holding 540 shares. Total dividends credited members during the year on instalment shares, \$1,268.04; rate, 8 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,039.78; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$2,003.52. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$728.50. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 2 per cent.

Loans have been made in Westchester county, New York State. Largest mortgage loan outstanding, \$4,000. Mortgages in force in New York State, \$59,100. Three foreclosures during the year.

TARRYTOWN AND NORTH TARRYTOWN BUILDING AND LOAN ASSOCIATION

Nos. 17-19 Broadway, Tarrytown, N. Y.

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	EDWIN W. MILLER.....	Tarrytown, N. Y.
Secretary.....	ALFRED S. RANDALL.....	Tarrytown, N. Y.
Treasurer.....	WM. F. SMITH.....	North Tarrytown, N. Y.
Attorney.....	CHARLES D. MILLARD.....	Tarrytown, N. Y.

ASSETS

Loans on bond and mortgage.....	\$130,625 00
Real estate	33,846 00
Cash on hand and in bank.....	4,398 72
	<u>\$168,869 72</u>

LIABILITIES

Due shareholders, dues.....	\$129,657 00
Due shareholders, dividends credited.....	32,760 45
Balance to be paid borrowers on mortgage loans.....	1,300 00
Undivided profits	327 27
Guaranty fund (as per section 392 of Banking Law).....	4,825 00
	<u>\$168,869 72</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$1 75
Dues credited to members.....	23,416 00
Money borrowed	1,900 00
Mortgages redeemed, foreclosed or transferred to real estate..	21,650 00
Real estate sold	1,000 00
Fees received	141 61
Fines received	240 91
Interest received	6,584 20
Premium received	2,529 17
Rent received	2,384 99
Dividends retained on withdrawals.....	185 55
Advances repaid	667 69
	<u>\$60,701 87</u>

DISBURSEMENTS

Loaned on mortgage.....	\$10,125 00
Dues repaid on withdrawal, or applied on loans.....	11,363 00
Paid matured shares	24,737 13
Dividends paid on withdrawal, or applied on loans.....	1,928 99
Paid borrowed money and prior mortgages.....	2,487 00
Paid interest on borrowed money and prior mortgages.....	6 65
Paid for real estate.....	1,980 00

Paid salaries and clerk-hire	\$675 00
Paid advertising, printing and postage.....	21 21
Paid rent	50 00
Paid repairs to real estate.....	383 11
Paid taxes, insurance, etc.....	1,491 19
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	11 27
Advances for taxes, insurance, etc.....	695 28
Attorney's fees	328 82
Cash on hand December 31, 1917.....	4,398 72
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	\$60,701 87
	<hr/>

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 2,120; shares issued during the year, 167; shares withdrawn during the year, 351; shares in force, 1,936. Borrowing members, 60, holding 690 shares; non-borrowing members, 146, holding 1,246 shares. Female shareholders, 64, holding 674 shares. Total dividends credited members during the year on instalment shares, \$8,838.80; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$24,737.13. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$746.21. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 33 cents per share per month.

Loans have been made in Westchester county, New York State. Largest mortgage loan outstanding, \$6,900. Mortgages in force in New York State, \$130,625. One foreclosure during the year.

TUCKAHOE HOME BUILDING AND LOAN ASSOCIATION

Depot Square, East, Tuckahoe, N. Y.

[Oragnized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	SAMUEL M. STEVENSON.....	Tuckahoe, N. Y.
Secretary.....	BENJAMIN B. RILEY.....	Tuckahoe, N. Y.
Treasurer.....	C. DUSENBERRY, JR.....	Tuckahoe, N. Y.
Attorney.....	HERBERT D. LENT.....	Tuckahoe, N. Y.
ASSETS		
Loans on bond and mortgage.....		\$320,450 00
Loans on shares		13,732 00
Real estate		10,743 88
Cash on hand and in bank.....		518 77
Furniture and fixtures		212 54
		<hr/>
		\$345,657 19
		<hr/>
LIABILITIES		
Due shareholders, dues.....		\$257,016 00
Due shareholders, dividends credited.....		72,971 76
Borrowed money		8,500 00
Undivided profits		42 57
Guaranty fund (as per section 392 of Banking Law).....		7,126 86
		<hr/>
		\$345,657 19
		<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$7,040 17
Dues credited to members.....	55,875 00
Money borrowed	15,600 00
Mortgages redeemed, foreclosed or transferred to real estate..	15,000 00
Loans on shares repaid	9,225 00
Real estate sold.....	4,637 35
Fees received	185 25
Fines received	277 69
Interest received	15,880 40
Premium received	5,295 27
Rent received	1,176 00
Dividends retained on withdrawals.....	417 24
Certificate of deposit.....	17,000 00
Dividends on new shares.....	4 21
Expense, sale of real estate.....	634 82
Profit and loss	5 00
	<hr/>
	\$148,253 40
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$64,850 00
Loaned on shares	8,522 00
Dues repaid on withdrawal, or applied on loans.....	9,584 00
Paid matured shares	35,400 00
Dividends paid on withdrawal, or applied on loans.....	2,389 35
Paid borrowed money and prior mortgages.....	7,100 00
Paid interest on borrowed money and prior mortgages.....	125 49
Paid salaries and clerk-hire.....	1,000 00
Paid advertising, printing and postage.....	81 50
Paid rent	120 00
Paid repairs to real estate.....	585 83
Paid taxes, insurance, etc.....	536 25
Paid banking department, examination	26 00
Paid banking department, assessment.....	19 18
Officers' bonds and burglary insurance.....	37 82
Telephone	28 71
Light	18 00
Mortgage taxes	286 50
Commission, collecting rents.....	24 00
Certificate of deposit	17,000 00
Cash on hand December 31, 1917.....	518 77
	<hr/>
	\$148,253 40
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 4,414; shares issued during the year 714; shares withdrawn during the year, 400; shares in force, 4,728. Borrowing members, 104, holding 1,577 shares; non-borrowing members, 400, holding 3,151 shares. Female shareholders, 243, holding 1,980 shares. Total dividends credited members during the year on instalment shares, \$19,922.78; rate, 8 13/100 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$35,400. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,286.03. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 33 cents per share per month.

Loans have been made in Westchester county, New York State. Largest mortgage loan outstanding, \$8,000. Mortgages in force in New York State, \$320,450. No foreclosures during the year.

WHITE PLAINS SAVINGS AND LOAN ASSOCIATION

No. 5 Court Street, White Plains, N. Y.

[Organized under Law of 1914. Commenced business 1917]

Officers	Names	Post-office addresses
President.....	HENRY A. VOGHT.....	85 Main Street.
Secretary.....	R. FRANKLIN HULL.....	5 Court Street.
Treasurer.....	ROBERT P. SMITH.....	Realty Building.
Attorney.....	EUGENE F. MCKINLEY.....	Realty Building.

ASSETS

Loans on bond and mortgage.....	\$7,537 92
Cash on hand and in bank.....	964 15
	<hr/>
	\$8,502 07
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues.....	\$7.221 00
Balance to be paid borrowers on mortgage loans.....	1,000 00
Undivided profits	199 87
Guaranty fund (as per section 392 of Banking Law)	9 99
Printing, postage and telephone unpaid.....	17 71
Attorney	47 50
Special deposits	6 00
	<hr/>
	\$8,502 07
	<hr/> <hr/>

RECEIPTS

Dues credited to members.....	\$8,300 00
Mortgages redeemed, foreclosed or transferred to real estate..	262 08
Fees received	236 25
Fines received	64 35
Interest received	211 89
Special deposits	194 50
	<hr/>
	\$9,269 07
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage	\$6.800 00
Dues repaid on withdrawal, or applied on loans.....	1.079 00
Paid salaries and clerk-hire.....	37 50
Paid advertising, printing and postage.....	197 97
Paid banking department.....	11 45
Officers' bonds	28 00
Paid from special deposits.....	141 00
Auditors	10 00
Cash on hand December 31, 1917.....	964 15
	<hr/>
	\$9,269 07
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, none; shares issued during the year, 945; shares withdrawn during the year, 158; shares in force, 787. Borrowing members, 4, holding 39 shares; non-borrowing members, 111, holding 748 shares. Female shareholders, 11, holding 127 shares. Amount of filed and unpaid withdrawals December 31, 1917, \$100. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$273.47. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$17.71.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Westchester county, New York State. Largest mortgage loan outstanding, \$3,297.23. Mortgages in force in New York State, \$6,537.92. No foreclosures during the year.

THE YONKERS BUILDING AND LOAN ASSOCIATION

Nos. 20-26 South Broadway, Yonkers, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	F. A. GARNJOST.....	Yonkers, N. Y.
Secretary.....	EDWIN F. HOWARD.....	Yonkers, N. Y.
Treasurer.....	RICHARD EDIE, JR.....	Yonkers, N. Y.
Attorney.....	WILLIAM W. SCRUGHAM.....	Yonkers, N. Y.

ASSETS

Loans on bond and mortgage.....	\$490,696 72
Loans on shares	12,295 00
Stocks and bonds	58,252 00
Real estate	11,244 92
Cash on hand and in bank.....	17,619 44
Interest, premium, fees and fines due and unpaid.....	962 39
Accrued interest	583 79
	<hr/>
	\$591,654 26
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LIABILITIES

Due shareholders, dues and dividends credited.....	\$580,146 98
Undivided profits	192 87
Guaranty fund (as per section 392 of Banking Law).....	11,223 72
Surplus account	90 69
	<hr/>
	\$591,654 26
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$36,626 87
Dues credited to members.....	193,005 50
Mortgages redeemed, foreclosed or transferred to real estate..	57,577 74
Loans on shares repaid.....	30,701 00
Fines received	24 98
Interest received	32,471 63
Rent received	1,287 00

Rebate on foreclosure	\$20 00
National defense shares	8,007 81
Appraisals	340 00
	<hr/>
	\$360,062 53
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$75,495 06
Loaned on shares	30,847 00
Dues repaid on withdrawal, or applied on loans.....	85,076 86
Paid matured shares	27,836 33
Dividends paid on withdrawal, or applied on loans.....	31,411 35
Cash dividends paid on income and accumulative prepaid shares	18,687 49
Paid for real estate.....	4,849 88
Paid salaries and clerk-hire.....	2,260 00
Paid advertising, printing and postage.....	349 30
Paid rent	300 00
Paid repairs to real estate.....	311 65
Paid taxes, insurance, etc.....	215 38
Paid banking department.....	68 54
Bonds	43,181 25
National defense shares, withdrawn.....	13 00
Juvenile Banks	160 00
Accrued interest on bonds purchased.....	532 23
Commission on bonds purchased.....	50 00
Appraisals	340 00
Liberty bonds purchased.....	20,000 00
Sundries	457 77
Cash on hand December 31, 1917.....	17,619 44
	<hr/>
	\$360,062 53
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Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 9,853; shares issued during the year, 2,878; shares withdrawn during the year, 2,064; shares in force, 10,667. Borrowing members, 299, holding 3,173 shares; non-borrowing members, 1,528, holding 7,494 shares. Female shareholders, 787, holding 4,127 shares. Total dividends credited members during the year on instalment shares, \$7,964.69; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$19,405.71; rate, 4½ per cent. and 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year \$27,836.33. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,367.07. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in New York and Westchester counties, New York State. Largest mortgage loan outstanding, \$10,000. Mortgages in New York State, \$490,696.72. Two foreclosures during the year.

YATES COUNTY

HOME SAVINGS AND LOAN ASSOCIATION OF PENN YAN

Penn Yan, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	WILLIAM H. FIERO.....	Penn Yan, N. Y.
Secretary.....	EDWARD D. ROSE.....	Penn Yan, N. Y.
Treasurer.....	HOBART R. YETTER.....	Penn Yan, N. Y.
Attorney.....	WILLIAM H. FIERO.....	Penn Yan, N. Y.

ASSETS

Loans on bond and mortgage.....	\$18,950 00
Stocks and bonds.....	1,000 00
Cash on hand and in bank.....	1,797 59
	<hr/>
	\$21,747 59
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues	\$17,464 40
Due shareholders, dividends credited.....	2,725 03
Undivided profits	508 16
Guaranty fund (as per section 392 of Banking Law)	1,050 00
	<hr/>
	\$21,747 59
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$3,738 67
Dues credited to members.....	6,033 52
Mortgages redeemed, foreclosed or transferred to real estate..	1,000 00
Fees received	22 80
Fines received	18 81
Interest received	1,084 35
Dividends retained on withdrawals.....	64 92
	<hr/>
	\$11,963 07
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DISBURSEMENTS

Loaned on mortgage.....	\$1,800 00
Dues repaid on withdrawal, or applied on loans.....	6,029 04
Paid matured shares	500 00
Dividends paid on withdrawal, or applied on loans.....	581 01
Paid salaries and clerk-hire.....	200 00
Paid advertising, printing and postage.....	10 88
Paid rent	20 00
Paid banking department, examination.....	18 25
Paid banking department, assessment.....	2 30
Officers' bonds	4 00
Liberty bonds purchased	1,000 00
Cash on hand December 31, 1917.....	1,797 59
	<hr/>
	\$11,963 07
	<hr/> <hr/>

Plan, permanent. Par value of shares, \$200 and \$250. Instalments are 20 cents and 25 cents weekly.

Shares in force January 1, 1917, 494½; shares issued during the year, 114; shares withdrawn during the year, 164½; shares in force, 444. Borrowing members, 17, holding 90 shares; non-borrowing members, 33 holding 354 shares. Female shareholders, 16, holding 91½ shares. Total dividends credited members during the year on instalment shares, \$761.11; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$500. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$234.88. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5½ per cent. No premium charged.

Loans have been made in Yates county, New York State. Largest mortgage loan outstanding, \$3,300. Mortgages in force in New York State, \$18,950. No foreclosures during the year.

COMPARATIVE TABLE

OF

**ASSETS, LIABILITIES, RECEIPTS, DISBURSEMENTS, ETC., OF
SAVINGS AND LOAN ASSOCIATIONS FOR THE YEAR 1917**

COMPARATIVE TABLE OF ASSETS, LIABILITIES, RECEIPTS, DISBURSEMENTS,

Number	NAME OF ASSOCIATION			
		Loans on bond and mortgage	Loans on shares	Stocks and bonds
ALBANY COUNTY				
1	Albany County Savings and Loan Association.....	\$221,370	\$5,143	.....
2	Central Savings and Loan Association.....	75,026	175	.....
3	Permanent Savings and Loan Association of Albany, N. Y.....	236,800	26,472	.....
4	Safety Building-Loan and Savings Association of the City of Albany (The)	327,500	20,669	\$12,975
5	Voorheesville Savings and Loan Association.....	34,493	.....	.....
6	West End Savings and Loan Association.....	237,055	250	1,859
Total.....		\$1,132,244	\$52,729	\$14,834
ALLEGANY COUNTY				
7	Alfred Mutual Loan Association.....	\$211,491	\$11,750	\$1,000
BRONX COUNTY				
8	Eureka Co-operative Savings and Loan Association (The).....	\$108,400	\$5,935	\$15,243
9	Mount St. Vincent Co-operative Building and Loan Association.....	210,800	.....	.....
10	North New York Savings and Loan Association.....	222,800	4,830	.....
11	Tremont Building and Loan Association.....	94,100	4,050	400
Total.....		\$636,100	\$14,815	\$15,643
BROOME COUNTY				
12	Co-operative Building and Loan Association of Binghamton, N. Y.....	\$221,450	\$1,900	.....
13	Home Mutual Loan and Savings Association of Binghamton, N. Y.....	40,697	1,453	.....
Total.....		\$262,147	\$3,353	.....
CATARAUGUS COUNTY				
14	Gowanda Co-operative Saving and Loan Association.....	\$904,575	\$38,421	\$108,310
15	Olean Building, Loan and Savings Association.....	65,900	1,573	100
16	Salamanca Loan and Building Association.....	541,250	.....	.....
Total.....		\$1,511,725	\$39,994	\$108,410
CHAUTAUQUA COUNTY				
17	Dunkirk Savings and Loan Association.....	\$286,000	\$1,500	\$2,500
18	Lake Shore Savings and Loan Association.....	254,450	.....	1,000
19	Silver Creek Co-operative Savings and Loan Association.....	40,050	565	26,000
Total.....		\$580,500	\$2,065	\$29,500
CHEMUNG COUNTY				
20	Chemung Valley Mutual Loan Association (The).....	\$1,818,647	\$77,250	\$50,000
21	Elmira Co-operative Savings and Loan Association.....	460,250	25,250	9,200
22	Elmira Mutual Building-Loan Association (The).....	.....	.....	.....
Total.....		\$2,278,897	\$102,500	\$59,200
CHENANGO COUNTY				
23	Chenango Co-operative Savings and Loan Association of Norwich, N. Y. (The).....	\$272,010	\$12,010	\$15,000
COLUMBIA COUNTY				
24	Hudson Savings and Loan Association.....	\$69,823	\$580	\$100
25	Stuyvesant Falls Building and Loan Association.....	14,325	565	.....
Total.....		\$84,148	\$1,145	\$100

NOTE.— The items given for each association require ten consecutive pages

ASSETS

401

C., OF SAVINGS AND LOAN ASSOCIATIONS FOR THE YEAR 1917

Assets									Number
State of New York	Land contracts	Real estate	Cash on hand and in bank	Furniture and fixtures	Installments due and unpaid	Interest, premium, fees and fines due and unpaid	Other assets	Total	
		\$20,523	\$4,427	\$100			\$9	\$251,572	1
		10,672	738	300		\$1,686	238	88,835	2
		5,243	3,199				175	271,889	3
			583	150	\$2,089	1,843	2,361	368,190	4
			788	12				35,293	5
		25,448	7,851			762		273,225	6
		\$61,886	\$17,586	\$562	\$2,089	\$4,291	\$2,783	\$1,289,004	
	\$5,228	\$3,000	\$110	\$316	\$1,260	\$1,274	\$144	\$236,173	7
			\$181	\$100			\$1	\$129,860	8
		\$8,750	7,517	50				227,117	9
		24,000	1,061	106		\$5,022	1	257,820	10
		4,921	1,527					104,998	11
		\$37,671	\$10,286	\$256		\$5,022	\$2	\$719,795	
			\$225	\$125				\$223,700	12
	\$1,999		3,774	200			\$63	48,186	13
	\$1,999		\$3,999	\$325			\$63	\$271,886	
	\$5,128	\$5,500	\$164,417	\$850		\$1,081	\$6,321	\$1,234,603	14
	103		4,917				15	72,608	15
			12,306	100			152	553,808	16
	\$5,231	\$5,500	\$181,640	\$950		\$1,081	\$6,488	\$1,861,019	
			\$12,306	\$367		\$352	\$2	\$303,027	17
			1,381				236	257,067	18
			83	81				66,729	19
			\$13,720	\$448		\$352	\$238	\$626,823	
	\$1,017		\$40,211	\$907	\$4,145	\$379	\$824	\$1,993,380	20
			2,884	100	2,262	1,862	1	501,809	21
			2,324				2,629	4,953	22
	\$1,017		\$45,419	\$1,007	\$6,407	\$2,241	\$3,454	\$2,500,142	
\$1,000		\$10,300	\$4,634	\$1,207			\$37	\$316,198	23
			\$17	\$15			\$1	\$70,536	24
			54					14,944	25
			\$71	\$15			\$1	\$85,480	

Name of the next association in alphabetical order first appears on page 410.

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION	Due shareholders, dues	Due shareholders, ma- tured shares	Due shareholders, divi- dends credited
ALBANY COUNTY				
1	Albany County Savings and Loan Association.....	\$210,426		\$16,426
2	Central Savings and Loan Association.....	64,911		4,911
3	Permanent Savings and Loan Association of Albany, N. Y.....	194,084		25,084
4	Safety Building-Loan and Savings Association of the City of Albany (The) ..	280,746		58,746
5	Voorheesville Savings and Loan Association.....	32,172		1,172
6	West End Savings and Loan Association.....	200,574		37,574
	Total.....	\$982,923		\$143,923
ALLEGANY COUNTY				
7	Alfred Mutual Loan Association.....	\$176,001		\$37,001
BRONX COUNTY				
8	Eureka Co-operative Savings and Loan Association (The).....	\$101,125		\$15,125
9	Mount St. Vincent Co-operative Building and Loan Association.....	161,334		53,334
10	North New York Savings and Loan Association.....	238,209		17,209
11	Tremont Building and Loan Association.....	80,449		17,449
	Total.....	\$581,117		\$83,117
BROOME COUNTY				
12	Co-operative Building and Loan Association of Binghamton, N. Y.....	\$165,893		\$15,893
13	Home Mutual Loan and Savings Association of Binghamton, N. Y.....	37,825		3,825
	Total.....	\$203,718		\$19,718
CATTARAUGUS COUNTY				
14	Gowanda Co-operative Saving and Loan Association.....	\$1,124,434		\$50,434
15	Olean Building, Loan and Savings Association.....	54,903		8,903
16	Salamanca Loan and Building Association.....	421,366	\$250	73,366
	Total.....	\$1,600,703	\$250	\$132,703
CHAUTAUQUA COUNTY				
17	Dunkirk Savings and Loan Association.....	\$265,523		\$25,523
18	Lake Shore Savings and Loan Association.....	208,357		48,357
19	Silver Creek Co-operative Savings and Loan Association.....	52,898		1,898
	Total.....	\$526,778		\$75,778
CHEMUNG COUNTY				
20	Chemung Valley Mutual Loan Association (The).....	\$1,623,179	\$400	\$22,179
21	Elmira Co-operative Savings and Loan Association.....	413,358		53,358
22	Elmira Mutual Building-Loan Association (The).....	1,898		
	Total.....	\$2,038,435	\$400	\$75,538
CHENANGO COUNTY				
23	Chenango Co-operative Savings and Loan Association of Norwich, N. Y. (The).....	\$242,389		\$42,389
COLUMBIA COUNTY				
24	Hudson Savings and Loan Association.....	\$56,645		\$1,645
25	Stuyvesant Falls Building and Loan Association.....	11,099		
	Total.....	\$67,744		\$1,645

NOTE.— The items given for each association require ten consecutive p

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

LIABILITIES									Number
Balance due borrowers on mortgage loans	Prior mortgages	Borrowed money	Advances by Land Bank	Undivided profits	Guaranty fund	Unearned or rebatable premium	Other liabilities	Total	
		\$11,500		\$5,993	\$7,394		\$32	\$251,572	1
\$300		7,500		7,361	3,900			88,835	2
1,000		23,000		18,378	10,361		2	271,889	3
		9,500			18,444		354	368,190	4
				822	241		2	35,293	5
		5,000		19,010	9,500		1,153	273,225	6
\$1,300		\$56,500		\$51,564	\$49,840		\$1,533	\$1,299,004	
\$100		\$15,220		\$1,882	\$5,540		\$371	\$236,173	7
		\$6,000		\$3,349	\$2,624	\$1,118	\$1	\$129,860	8
				6,310	3,583		2	227,117	9
		2,000		4,687	12,298		626	257,820	10
				2,791	3,967		1	104,998	11
		\$8,000		\$17,137	\$22,472	\$1,118	\$630	\$719,795	
		\$30,840		\$6,121	\$4,928		\$2	\$223,700	12
		5,000		79	1,530		1	48,186	13
		\$35,840		\$6,200	\$6,458		\$3	\$271,886	
				\$40,498	\$17,000		\$90	\$1,234,603	14
		\$5,500		800	2,560		2	72,608	15
\$1,875		25,340		80	12,881	\$16,439	2	553,808	16
\$1,875		\$30,840		\$41,378	\$32,441	\$16,439	\$94	\$1,861,019	
\$5,300				\$3,645	\$5,416		\$2	\$303,027	17
2,500				1,371	4,601		2	257,067	18
		\$9,900		1,249	544		2	66,729	19
\$7,800		\$9,900		\$6,265	\$10,561		\$6	\$626,823	
\$7,170		\$99,000		\$4,233	\$34,545		\$3,503	\$1,993,380	20
		25,000		998	8,952		137	501,809	21
							2,302	4,963	22
\$7,170		\$124,000		\$5,231	\$43,497		\$5,942	\$2,500,142	
\$239		\$15,000		\$5,079	\$8,400		\$2	\$316,198	23
		\$4,450		\$1,542	\$811		\$2	\$70,536	24
		905		209	406		1	14,944	25
		\$5,355		\$1,751	\$1,217		\$3	\$85,480	

The name of the next association in alphabetical order first appears on page 410.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION				
		Cash on hand January 1, 1917	Dues received	Prior mortgages	Money borrowed
ALBANY COUNTY					
1	Albany County Savings and Loan Association.....	\$3,397	\$106,563	.....	\$15,000
2	Central Savings and Loan Association.....	2,852	23,362	.....	5,500
3	Permanent Savings and Loan Association of Albany, N. Y.....	3,661	87,869	.....	25,000
4	Safety Building-Loan and Savings Association of the City of Albany (The).....	625	79,306	.....	49,500
5	Voorheesville Savings and Loan Association.....	378	17,853	.....	2,350
6	West End Savings and Loan Association.....	17,185	97,080	.....	10,000
	Total.....	\$28,098	\$412,083	.....	\$107,350
ALLEGANY COUNTY					
7	Alfred Mutual Loan Association.....	\$408	\$53,175	.....	\$22,500
BRONX COUNTY					
8	Eureka Co-operative Savings and Loan Association (The).....	\$16,413	\$27,340	.....	\$19,000
9	Mount St. Vincent Co-operative Building and Loan Association....	12,064	87,294	.....	.....
10	North New York Savings and Loan Association.....	15,541	40,263	.....	6,000
11	Tremont Building and Loan Association.....	1,088	20,331	.....	1,800
	Total.....	\$45,106	\$125,128	.....	\$36,800
BROOME COUNTY					
12	Co-operative Building and Loan Association of Binghamton, N. Y..	\$44	\$39,876	.....	\$56,281
13	Home Mutual Loan and Savings Association of Binghamton, N. Y..	1,078	6,165	.....	.....
	Total.....	\$1,122	\$46,041	.....	\$56,281
CATTARAUGUS COUNTY					
14	Gowanda Co-operative Saving and Loan Association.....	\$90,761	\$800,938	.....	.....
15	Olean Building, Loan and Savings Association.....	3,122	20,335	.....	\$5,500
16	Salamanca Loan and Building Association.....	13,595	117,216	.....	30,400
	Total.....	\$107,478	\$938,489	.....	\$35,900
CHAUTAUQUA COUNTY					
17	Dunkirk Savings and Loan Association.....	\$11,819	\$122,995	.....	\$3,000
18	Lake Shore Savings and Loan Association.....	9,879	53,823	.....	5,000
19	Silver Creek Co-operative Savings and Loan Association.....	863	38,067	.....	18,420
	Total.....	\$22,561	\$214,885	.....	\$26,420
CHEMUNG COUNTY					
20	Chemung Valley Mutual Loan Association (The).....	\$18,881	\$335,386	.....	\$139,000
21	Elmira Co-operative Savings and Loan Association.....	1,316	91,206	.....	15,000
22	Elmira Mutual Building-Loan Association (The).....	4,269	.....	.....	.....
	Total.....	\$24,466	\$476,592	.....	\$154,000
CHENANGO COUNTY					
23	Chenango Co-operative Savings and Loan Association of Norwich, N. Y. (The).....	\$12,141	\$67,733	.....	\$15,000
COLUMBIA COUNTY					
24	Hudson Savings and Loan Association.....	\$1,155	\$13,679	.....	\$9,800
25	Stuyvesant Falls Building and Loan Association.....	1	2,595	.....	1,000
	Total.....	\$1,156	\$16,274	.....	\$11,400

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

Receipts											Number
Mortgages redeemed	Loans on shares repaid	Real estate sold	Fees received	Fines received	Interest received	Premium received	Rent received	Dividends forfeited	Other receipts	Total	
\$34,156	\$8,080	\$2,297	\$106	\$224	\$12,986		\$1,156	\$735	\$1,933	\$188,582	1
20,259	197			106	4,328	\$2,168	865	337	55	60,029	2
44,200	43,319			353	15,311		719	1,106	68	221,606	3
54,985	25,002		77	599	20,723			1,162	8,997	242,976	4
2,600				5	1,778			27	59	25,110	5
67,752	367		58		17,401		2,122		4,987	216,952	6
\$223,012	\$76,915	\$2,297	\$240	\$1,287	\$72,527	\$2,168	\$4,862	\$3,366	\$16,099	\$955,254	
\$19,817	\$9,180		\$3	\$476	\$13,023		\$354	\$259	\$2,385	\$121,549	7
\$19,800	\$3,640		\$12	\$19	\$6,658	\$200		\$453	\$326	\$93,761	8
18,200		\$3,106			11,045	145	\$462		2	82,318	9
12,750	4,334				22,828	140	1,724		1,395	104,975	10
18,700	345		14	15	5,082	1,018			1,324	49,717	11
\$99,450	\$8,319	\$3,106	\$26	\$34	\$45,613	\$1,503	\$2,186	\$453	\$3,047	\$330,771	
\$33,500	\$425		\$43	\$53	\$13,237			\$232	\$11	\$143,752	12
6,637	380		1		2,843			8	53	17,165	13
\$40,137	\$905		\$64	\$83	\$16,080			\$240	\$64	\$160,917	
\$137,589	\$34,756		\$361	\$25	\$60,237		\$132	\$725	\$3,734	\$1,129,358	14
7,500	2,593				3,501	\$1,080		54	1,746	45,431	15
72,125				104	25,653	3,712		712	138	263,807	16
\$217,214	\$37,349		\$361	\$219	\$89,441	\$4,702	\$182	\$1,491	\$5,615	\$1,438,506	
\$39,800	\$700	\$1,940	\$601	\$174	\$13,670		\$70	\$509	\$4	\$195,082	17
25,242			304	93	12,205				40	116,586	18
11,114	1,155		94	21	3,143				2	72,884	19
\$85,956	\$1,855	\$1,940	\$999	\$288	\$29,018		\$70	\$509	\$46	\$384,552	
\$187,665	\$49,050	\$180	\$1,401	\$823	\$94,914			\$1,474	\$831	\$879,604	20
44,000	20,423		232	263	24,197		\$41	259	23	197,562	21
956					135				68	5,428	22
\$232,621	\$99,475	\$180	\$1,633	\$1,085	\$119,246		\$41	\$1,733	\$922	\$1,082,594	
\$40,008	\$12,053		\$35	\$19	\$16,731		\$53	\$1,146	\$21	\$185,412	23
\$3,800	\$2,485		\$37	\$99	\$3,765			\$148	\$13	\$35,031	24
1,000			9	10	888			1	1	6,109	25
\$4,800	\$2,485		\$46	\$99	\$4,653			\$149	\$14	\$41,140	

The name of the next association in alphabetical order first appears on page 410.

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION					
		Loaned on mortgage	Loaned on shares	Dues repaid on withdrawal	Paid matured shares	Dividends paid on withdrawal
ALBANY COUNTY						
1	Albany County Savings and Loan Association	\$35,700	\$5,660	\$115,023		\$2,56
2	Central Savings and Loan Association	13,525	182	21,472	\$6,011	73
3	Permanent Savings and Loan Association of Albany, N. Y. .	58,350	43,090	66,130	22,531	3,51
4	Safety Building-Loan and Savings Association of the City of Albany (The)	42,535	22,448	44,057	44,800	4,28
5	Voorheesville Savings and Loan Association	11,200		7,116		23
6	West End Savings and Loan Association	50,410	617	122,930		12,84
	Total	\$211,720	\$71,997	\$376,728	\$73,342	\$30.18
ALLEGANY COUNTY						
7	Alfred Mutual Loan Association	\$53,900	\$9,600	\$13,868	\$20,100	\$1,851
BRONX COUNTY						
8	Eureka Co-operative Savings and Loan Association (The) . .	\$20,000	\$6,785	\$15,225	\$20,209	\$1,961
9	Mount St. Vincent Co-operative Building and Loan Association	46,950		18,155		3,371
10	North New York Savings and Loan Association	21,250	5,860	59,509		
11	Tremont Building and Loan Association	20,300	1,370	9,286	9,500	1,634
	Total	\$108,500	\$14,015	\$102,175	\$29,709	\$6,972
BROOME COUNTY						
12	Co-operative Building and Loan Association of Binghamton, N. Y.	\$49,400	\$500	\$21,300	\$3,454	\$1,674
13	Home Mutual Loan and Savings Association of Binghamton, N. Y.	700	100	5,210	2,507	33
	Total	\$50,100	\$600	\$26,510	\$5,961	\$2,007
CATTARAUGUS COUNTY						
14	Gowanda Co-operative Saving and Loan Association	\$219,942	\$47,985	\$535,558	\$52,528	\$3,019
15	Olean Building, Loan and Savings Association	9,100	2,201	10,988	8,974	796
16	Salamanca Loan and Building Association	63,125		68,416	64,231	7,614
	Total	\$292,167	\$50,186	\$614,962	\$125,733	\$11,431
CHAUTAUQUA COUNTY						
17	Dunkirk Savings and Loan Association	\$77,750	\$1,000	\$48,105	\$45,005	\$2,509
18	Lake Shore Savings and Loan Association	69,600		24,963	6,066	3,717
19	Silver Creek Co-operative Savings and Loan Association . . .	7,000	600	15,179	13,953	300
	Total	\$154,350	\$1,600	\$88,247	\$65,044	\$6,535
CHEMUNG COUNTY						
20	Chemung Valley Mutual Loan Association (The)	\$291,680	\$42,300	\$225,938	\$126,600	\$14,407
21	Elmira Co-operative Savings and Loan Association	69,250	21,500	48,450	22,400	4,792
22	Elmira Mutual Building-Loan Association (The)					
	Total	\$360,930	\$63,800	\$274,388	\$149,000	\$19,199
CHENANGO COUNTY						
23	Chenango Co-operative Savings and Loan Association of Norwich, N. Y. (The)	\$60,474	\$6,030	\$58,372	\$33,600	\$3,613
COLUMBIA COUNTY						
24	Hudson Savings and Loan Association	\$20,400	\$600	\$7,332		\$734
25	Stuyvesant Falls Building and Loan Association	800		405	\$1,000	61
	Total	\$21,200	\$600	\$7,737	\$1,000	\$795

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

DISBURSEMENTS												Number
Association name	Paid borrowed money and prior mortgages	Paid interest on borrowed money and prior mortgages	Paid for real estate	Paid salaries and clerk hire	Paid advertising, printing and postage	Paid rent	Paid repairs to real estate	Paid taxes, insurance, etc.	Other disbursements	Cash on hand December 31, 1917	Total	
1,846	\$9,500	\$327	\$3,820	\$2,908	\$160	.....	\$340	\$1,165	\$1,968	\$4,427	\$188,582	1
1,846	9,100	602	3,202	1,141	338	\$300	428	165	107	738	60,039	2
1,846	17,000	762	1,436	2,728	603	720	99	209	1,235	3,199	221,605	3
1,846	58,000	822	.....	915	119	250	.....	.....	22,514	583	242,976	4
1,846	5,450	157	.....	111	.....	.....	.....	.....	55	788	25,110	5
1,846	5,000	20	6,334	1,727	122	373	304	1,150	7,180	7,851	216,952	6
1,846	\$103,050	\$2,690	\$14,792	\$9,530	\$1,342	\$1,643	\$1,261	\$2,689	\$33,059	\$17,586	\$955,254	
2,262	\$17,850	\$699	.....	\$795	\$298	.....	\$12	\$50	\$2,157	\$110	\$121,549	7
2,262	\$13,000	\$83	.....	\$500	\$161	\$165	.....	.....	\$15,485	\$181	\$93,761	8
2,262	.....	.....	\$4,500	508	47	100	\$898	\$135	631	7,517	82,318	9
2,262	4,000	41	.....	850	219	240	145	715	11,085	1,061	104,975	10
2,262	4,300	39	.....	600	87	72	.....	247	805	1,527	49,717	11
2,262	\$21,300	\$163	\$4,500	\$2,458	\$464	\$577	\$543	\$1,097	\$28,006	\$10,286	\$330,771	
1,562	\$59,615	\$1,796	.....	\$775	\$12	\$120	.....	\$235	\$84	\$225	\$143,752	12
1,079	2,500	450	.....	300	42	60	.....	.....	110	3,774	17,165	13
5,641	\$62,115	\$2,246	.....	\$1,075	\$54	\$180	.....	\$235	\$194	\$3,999	\$160,917	
1,979	.....	\$180	.....	\$3,243	\$418	\$45	\$171	\$204	\$79,669	\$164,417	\$1,129,358	14
1,979	\$6,300	135	.....	1,040	235	132	.....	.....	483	4,917	45,431	15
1,979	43,708	1,835	.....	1,850	175	216	.....	16	815	12,306	263,807	16
2,107	\$50,008	\$2,150	.....	\$5,633	\$828	\$393	\$171	\$230	\$80,967	\$181,640	\$1,438,596	
2,445	\$4,000	\$23	.....	\$1,400	\$37	\$75	\$210	\$46	\$2,617	\$12,306	\$195,082	17
2,445	9,000	153	.....	600	13	25	.....	.....	1,048	1,381	116,586	18
2,445	8,525	539	.....	150	18	26	.....	.....	26,056	33	72,884	19
2,445	\$21,525	\$715	.....	\$2,150	\$68	\$126	\$210	\$46	\$29,721	\$13,720	\$384,552	
9,734	\$60,000	\$1,647	.....	\$4,740	\$157	\$700	.....	.....	\$51,490	\$40,211	\$879,604	20
4,449	10,600	1,256	.....	1,809	195	61	.....	.....	9,516	2,884	197,562	21
4,449	.....	.....	.....	120	6	.....	.....	.....	2,978	2,324	5,428	22
11,563	\$70,600	\$2,903	.....	\$6,669	\$358	\$761	.....	.....	\$63,984	\$45,419	\$1,082,594	
11,647	.....	\$140	.....	\$1,140	\$198	.....	.....	\$410	\$15,154	\$4,634	\$185,412	23
835	\$5,350	\$42	.....	\$250	\$46	.....	.....	.....	\$175	\$17	\$35,031	24
835	3,600	104	.....	50	19	.....	.....	.....	16	54	6,109	25
835	\$8,950	\$146	.....	\$300	\$65	.....	.....	.....	\$191	\$71	\$41,140	

The name of the next association in alphabetical order first appears on page 410.

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION	Shares in force January 1, 1917	Shares issued during the year	Shares withdrawn during the year	Shares in force December 31, 1917	Borrowing members	Shares held by borrowing members
ALBANY COUNTY							
1	Albany County Savings and Loan Association.....	7,192	2,353	2,976	6,569	177	1,978
2	Central Savings and Loan Association.....	7,435	1,416	1,092	7,759	61	768
3	Permanent Savings and Loan Association of Albany, N. Y....	7,461	2,436	2,532	7,365	253	4,139
4	Safety Building-Loan and Savings Association of the City of Albany (The).....	4,439	618	882	4,175	259	1,983
5	Voorheesville Savings and Loan Association.....	767	417	163	1,021	23	319
6	West End Savings and Loan Association.....	8,967	1,878	1,571	8,794	161	2,229
	Total.....	36,281	8,618	9,216	35,683	933	11,416
ALLEGANY COUNTY							
7	Alfred Mutual Loan Association.....	2,805	728	360	3,173	163	1,464
BRONX COUNTY							
8	Eureka Co-operative Savings and Loan Association (The)....	2,439	372	530	2,281	35	542
9	Mount St. Vincent Co-operative Building and Loan Ass'n....	3,018	1,137	477	3,678	48	1,960
10	North New York Savings and Loan Association.....	2,307	238	133	2,413	22	358
11	Tremont Building and Loan Association.....	3,330	551	572	3,309	25	1,159
	Total.....	11,094	2,298	1,711	11,681	130	4,019
BROOME COUNTY							
12	Co-operative Building and Loan Ass'n of Binghamton, N. Y..	2,270	512	305	2,477	110	1,134
13	Home Mutual Loan and Savings Ass'n of Binghamton, N. Y..	568	154	144	578	13	106
	Total.....	2,838	666	449	3,055	123	1,240
CATTARAUGUS COUNTY							
14	Gowanda Co-operative Saving and Loan Association.....	7,533	1,447	1,484	7,496	346	2,378
15	Olean Building, Loan and Savings Association.....	1,864	406	297	1,973	67	659
16	Salamanca Loan and Building Association.....	8,618	1,061	1,636	8,043	479	4,265
	Total.....	18,015	2,914	3,417	17,512	892	7,302
CHAUTAUQUA COUNTY							
17	Dunkirk Savings and Loan Association.....	8,240	2,373	1,920	8,693	294	2,912
18	Lake Shore Savings and Loan Association.....	9,347	3,040	1,556	10,831	164	3,174
19	Silver Creek Co-operative Savings and Loan Association.....	1,066	784	409	1,441	28	778
	Total.....	18,653	6,197	3,885	20,965	486	6,864
CHEMUNG COUNTY							
20	Chemung Valley Mutual Loan Association (The).....	19,014	3,571	2,593	19,992	1,530	11,634
21	Elmira Co-operative Savings and Loan Association.....	6,442	1,204	953	6,693	218	2,943
22	Elmira Mutual Building-Loan Association (The).....	1,323	.....	673	650	.....	.....
	Total.....	26,779	4,775	4,219	27,335	1,748	14,567
CHENANGO COUNTY							
23	Chenango Co-operative Savings and Loan Association of Norwich, N. Y. (The).....	2,803	445	678	2,570	233	1,354
COLUMBIA COUNTY							
24	Hudson Savings and Loan Association.....	1,097	186	167	1,116	41	426
25	Stuyvesant Falls Building and Loan Association.....	191	38	14	215	18	95
	Total.....	1,288	224	181	1,331	59	521

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.—(Continued)

MISCELLANEOUS ITEMS														Number
Living members	Female shareholders	Shares held by females	Dividends credited to members on installment shares in 1917	Dividends credited to members and paid in cash on other shares in 1917	Filed and unpaid withdrawal Dec. 31, 1917	Shares matured in 1917	Operating expenses for the year paid	Operating expenses for the year unpaid	Amount of mortgages on property in this State	Amount of mortgage loans on farm property	Number of foreclosures commenced in 1917	Number of foreclosures completed in 1917	No. of parcels of real estate taken during year	
1,381	598	2,932	\$7,336	\$1,876	.....	.....	\$3,664	.....	\$321,370	\$1,600	2	2	2	1
5,981	316	3,084	1,957	1,986	.....	\$6,011	1,779	.....	75,026	.....	2	1	1	2
9,226	500	2,529	9,719	.....	.....	22,531	5,086	.....	236,800	2,000	.....	1	1	3
2,192	234	1,364	17,470	1,646	.....	44,800	1,591	.....	327,500	.....	.....	.....	.....	4
702	20	140	706	416	.....	.....	135	.....	34,493	2,875	.....	.....	.....	5
8,565	362	3,251	11,413	.....	.....	.....	2,852	.....	237,055	3,675	2	3	2	6
4,267	2,029	13,250	\$48,631	\$5,924	.....	\$73,342	\$15,057	.....	\$1,132,244	\$10,150	6	7	6	
1,709	220	1,042	\$11,591	\$263	.....	\$20,100	\$1,120	.....	\$311,391	\$22,000	1	.....	.....	7
1,739	101	603	\$5,963	.....	.....	\$20,209	\$945	.....	\$108,400	.....	.....	.....	.....	8
1,713	116	1,124	11,621	.....	.....	.....	685	.....	201,300	.....	1	1	1	9
2,065	163	1,144	11,311	.....	.....	.....	1,309	.....	222,800	.....	.....	.....	.....	10
2,150	64	1,497	6,384	.....	.....	9,500	739	.....	94,100	.....	.....	.....	.....	11
7,882	444	4,368	\$35,279	.....	.....	\$29,709	\$3,678	.....	\$626,600	.....	1	1	1	
1,343	70	884	\$3,939	\$4,562	.....	\$3,454	\$952	.....	\$221,450	.....	.....	.....	.....	12
472	33	165	898	1,079	.....	2,507	465	.....	40,697	.....	.....	.....	.....	13
1,815	103	1,049	\$4,837	\$5,641	.....	\$5,961	\$1,417	.....	\$262,147	.....	.....	.....	.....
5,113	571	2,569	\$17,307	\$27,593	.....	\$52,528	\$4,240	\$88	\$904,575	\$72,670	3	.....	.....	14
1,314	207	1,327	2,740	156	.....	8,974	1,407	.....	65,900	.....	.....	.....	.....	15
3,773	443	2,563	25,550	.....	.....	64,231	1,850	.....	541,250	875	.....	2	.....	16
10,210	1,226	6,479	\$45,597	\$27,749	.....	\$125,733	\$7,497	\$88	\$1,511,725	\$73,545	3	2	.....
5,781	847	3,566	\$12,304	.....	.....	\$45,005	\$1,584	.....	\$286,000	\$1,800	1	.....	.....	17
7,657	268	3,263	11,346	.....	.....	6,086	654	.....	254,450	.....	2	2	.....	18
1,163	106	155	1,786	\$445	.....	13,440	245	.....	40,050	.....	.....	.....	.....	19
14,601	1,221	6,984	\$25,436	\$445	.....	\$64,531	\$2,483	.....	\$580,500	\$1,800	3	2	.....
3,383	1,204	7,732	\$61,063	\$22,637	\$400	\$127,000	\$5,263	.....	\$1,818,647	\$800	1	.....	.....	20
3,750	246	1,962	14,889	9,941	.....	22,400	2,297	.....	460,250	.....	.....	.....	.....	21
650	5	58	.....	.....	.....	.....	174	.....	.....	.....	.....	.....	.....	22
12,768	1,455	9,752	\$75,942	\$32,578	\$400	\$149,400	\$8,734	.....	\$2,278,897	\$800	1	.....	.....
1,316	189	957	\$10,670	\$3,954	.....	\$33,600	\$1,338	.....	\$272,010	\$890	3	1	.....	23
690	34	198	\$2,770	\$95	.....	.....	\$338	.....	\$69,823	.....	.....	.....	.....	24
120	14	49	665	.....	.....	\$1,000	69	.....	14,325	.....	.....	.....	.....	25
810	48	247	\$3,435	\$95	.....	\$1,000	\$407	.....	\$84,148	.....	.....	.....	.....

Name of the next association in alphabetical order first appears on page 410.

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION	Loans on bond and mortgage	Loans on shares	Stocks and bonds
CORTLAND COUNTY				
26	Century Co-operative Savings and Loan Association (The).....	\$22,975	\$3,175	
27	Dime Savings and Loan Association.....	87,750	1,400	
	Total.....	\$110,725	\$3,575	
DELAWARE COUNTY				
28	Walton Co-operative Savings and Loan Association (The).....	\$33,000	\$1,642	
DUTCHESS COUNTY				
29	Home Co-operative Savings and Loan Association (The).....	\$687,300	\$27,100	
ERIE COUNTY				
30	Aetna Permanent Savings and Loan Association.....	\$89,050	\$480	
31	Black Rock Mutual Home and Savings Association.....	264,810		
32	Carlton Street Permanent Savings and Aid Association.....	37,437		
33	Clinton Mutual Savings and Loan Association.....	521,674		
34	Co-operative Savings and Loan Association of Hamburg (The).....	78,250	4,215	
35	Depew Co-operative Savings and Loan Association.....	79,700		
36	East Buffalo Savings and Loan Association.....	16,510	835	
37	East Side Serial Savings and Loan Association.....	73,370	970	
38	Ellicott Permanent Savings and Loan Association (The).....	64,490		
39	Erie Savings and Loan Association.....	1,144,770	47,853	
40	Freehold Savings and Loan Association.....	165,299	900	
41	Genesee Street Savings and Loan Association.....	10,270		
42	German Co-operative Savings and Loan Association (The).....	32,770	325	
43	Goodell Permanent Loan Association.....	84,570		
44	Hamburgh Savings and Loan Association.....	70,965	5,840	
45	Hercules Permanent Savings and Loan Association.....	920		
46	Homestead Savings and Loan Association.....	945,580	30,923	
47	Hydraulic Mutual Savings and Loan Association.....	76,456		
48	Industry Permanent Dime Saving and Loan Association.....	30,315		
49	Irish-American Savings and Loan Association.....	2,708,753	92,852	
50	Italian-American Savings and Loan Association.....	18,000		
51	Jefferson Savings and Loan Association.....	42,800	1,895	
52	Kenmore Savings and Loan Association.....	4,300	46	
53	Lackawanna Savings and Loan Association.....	13,300		
54	Lovejoy Permanent Dime Savings and Loan Association.....	19,963	311	
55	Niagara Savings and Loan Association.....	1,056,026	6,240	
56	People's Dime Savings and Loan Association, No. 2 (The).....	89,200		
57	Polish Co-operative Savings and Loan Association.....	171,415		
58	Riverside Co-operative Savings and Loan Association.....	193,650	150	
59	Scajaquada Savings and Loan Association.....		452	
60	Schiller Park Savings and Loan Association.....			
61	Security Savings and Loan Association of Buffalo, N. Y.....	141,540	20,055	
62	Seneca Savings and Loan Association.....	7,795	327	
63	Sycamore and Johnson Savings and Loan Association.....	56,940		
64	William and Sherman Mutual Savings and Loan Association.....	6,600		
65	William Street Permanent Savings and Loan Association.....	23,809		
66	Williamsville Savings and Loan Association.....	10,250	1,306	
	Total.....	\$8,351,547	\$215,977	\$154,000
FRANKLIN COUNTY				
67	Saranac Lake Co-operative Savings and Loan Association.....	\$119,500	\$10,328	
GENESEE COUNTY				
68	Genesee County Loan Association (The).....	\$532,970	\$12,230	\$51,000
GREENE COUNTY				
69	Catskill Savings and Loan Association.....	\$205,050	\$3,462	\$41,000

NOTE.— The items given for each association require ten consecutive pay-

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

Assets									Number
Shares of Land Bank, State of New York	Land contracts	Real estate	Cash on hand and in bank	Furniture and fixtures	Installments due and unpaid	Interest, premium, fees and fines due and unpaid	Other assets	Total	
		\$662	\$317	\$11			\$1	\$26,241	26
\$1,000		3,306	1,634			\$123		96,213	27
\$1,000		\$3,968	\$1,951	\$11		\$123	\$1	\$122,454	
\$1,000			\$1,003					\$36,645	28
		\$2,965	\$21,099	\$298	\$2,777		\$2	\$744,891	29
		\$721	\$3,759	\$273			\$1	\$95,334	30
		20,119	20,693				279	306,901	31
			5,917	50			1	43,405	32
\$2,866		6,600	30,040				137	566,317	33
			921			\$554		86,740	34
		909	4,455	87			41	86,192	35
			1,431					19,026	36
		4,500	2,145	260			1	81,246	37
			5,205	100				71,795	38
6,340		35,000	94,755	4,500			1	1,333,219	39
			11,235				134	186,060	40
			10,429					20,899	41
3,325		281	3,196	134			2	40,035	42
450			11,444	379				96,843	43
880			7,909				1	89,421	44
			1,977	50				2,947	45
		27,000	32,094	600				1,046,197	46
1,575			10,566	75				89,672	47
			4,144					34,459	48
			228,886				29	3,076,370	49
			4,136					22,136	50
			5,175	300				53,470	51
			4,982	240				9,568	52
			2,052					15,352	53
			4,971				1	25,746	54
		3,652	63,191	300			183	1,154,592	55
		7,000	6,151	300				103,851	56
			21,711			951		218,777	57
		7,739	31,351	650			264	241,304	58
			1,317					1,769	59
			3,202					3,202	60
		910	4,239	137			18	176,625	61
			1,737				1	9,860	62
			7,093					64,033	63
			7,108					13,708	64
			14,865					38,674	65
			3,978					15,536	66
	\$15,436	\$114,431	\$678,462	\$8,435		\$1,505	\$1,094	\$9,541,301	
			\$119					\$129,947	67
		\$8,000	\$30,053				\$1	\$641,160	68
\$1,000			\$7,551	\$517		\$50	\$602	\$261,572	69

The name of the next association in alphabetical order first appears on page 420.

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION	Due shareholders, dues	Due shareholders, matured shares	Due shareholders, dividends credited
CORTLAND COUNTY				
26	Century Co-operative Savings and Loan Association (The).....	\$22,453		\$3,1
27	Dime Savings and Loan Association.....	61,972		6,2
	Total.....	\$84,425		\$9,3
DELAWARE COUNTY				
28	Walton Co-operative Savings and Loan Association (The).....	\$29,654		\$3,6
DUTCHESS COUNTY				
29	Home Co-operative Savings and Loan Association (The).....	\$558,044	\$32,540	\$118,5
ERIE COUNTY				
30	Aetna Permanent Savings and Loan Association.....	\$75,006		\$10,7
31	Black Rock Mutual Home and Savings Association.....	246,113		34,5
32	Carlton Street Permanent Savings and Aid Association.....	38,079		3,3
33	Clinton Mutual Savings and Loan Association.....	459,701		48,6
34	Co-operative Savings and Loan Association of Hamburg (The).....	70,487		6,8
35	Depew Co-operative Savings and Loan Association.....	72,390		8,9
36	East Buffalo Savings and Loan Association.....	17,294		8
37	East Side Serial Savings and Loan Association.....	72,935		6,0
38	Ellicott Permanent Savings and Loan Association (The).....	59,101		7,8
39	Erie Savings and Loan Association.....	1,095,744	\$50,028	87,2
40	Freehold Savings and Loan Association.....	150,098		23,8
41	Genesee Street Savings and Loan Association.....	19,886		8
42	German Co-operative Savings and Loan Association (The).....	34,391		3,7
43	Goodell Permanent Loan Association.....	81,879		10,5
44	Hamburgh Savings and Loan Association.....	76,009	176	10,0
45	Hercules Permanent Savings and Loan Association.....	2,709		1
46	Homestead Savings and Loan Association.....	957,548		1,36
47	Hydraulic Mutual Savings and Loan Association.....	71,891		
48	Industry Permanent Dime Saving and Loan Association.....	26,831		3,10
49	Irish-American Savings and Loan Association.....	2,653,236		239,7
50	Italian-American Savings and Loan Association.....	11,190		2
51	Jefferson Savings and Loan Association.....	50,067		1,72
52	Kenmore Savings and Loan Association.....	9,228		3
53	Lackawanna Savings and Loan Association.....	14,354		62
54	Lovejoy Permanent Dime Savings and Loan Association.....	21,665		1,6
55	Niagara Savings and Loan Association.....	938,588		149,58
56	People's Dime Savings and Loan Association, No. 2 (The).....	91,224		8,31
57	Polish Co-operative Savings and Loan Association.....	182,873		3,49
58	Riverside Co-operative Savings and Loan Association.....	207,388	23,500	
59	Scajaquada Savings and Loan Association.....	1,687		2
60	Schiller Park Savings and Loan Association.....	3,144		
61	Security Savings and Loan Association of Buffalo, N. Y.....	155,309		17,78
62	Seneca Savings and Loan Association.....	9,340		45
63	Sycamore and Johnson Savings and Loan Association.....	59,417		3,34
64	William and Sherman Mutual Savings and Loan Association.....	11,936		85
65	William Street Permanent Savings and Loan Association.....	31,742		2,49
66	Williamsville Savings and Loan Association.....	14,195		1,06
	Total.....	\$8,094,675	\$73,704	\$700,12
FRANKLIN COUNTY				
67	Saranac Lake Co-operative Savings and Loan Association.....	\$101,672		\$20,70
GENESEE COUNTY				
68	Genesee County Loan Association (The).....	\$536,103		\$80,80
GREENE COUNTY				
69	Catskill Savings and Loan Association.....	\$231,680		

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

LIABILITIES									Number
Balance due borrowers on mortgage loans	Prior mortgages	Borrowed money	Advances by Land Bank	Undivided profits	Guaranty fund	Unearned or rebatable premium	Other liabilities	Total	
				\$74	\$578		\$3	\$36,341	26
		\$11,000	\$14,000	2,482	526		1	96,213	27
		\$11,000	\$14,000	\$2,556	\$1,104		\$3	\$122,454	
		\$1,500		\$1,522	\$307			\$36,645	28
\$2,800				\$14,530	\$17,181		\$1,240	\$744,891	29
				\$1,136	\$4,200	\$4,200	\$1	\$95,334	30
\$1,400				11,621	13,200			306,901	31
				1,085	880		1	43,405	32
				31,000	26,919		1	566,317	33
		\$8,500		352	450		80	86,740	34
				3,071	1,797		1	86,192	35
				697	143		1	19,026	36
				1,265	979	16	1	81,246	37
				2,642	2,200		1	71,795	38
		50,000		3,197	47,000			1,333,219	39
				8,975	2,968	125	37	186,080	40
				87	66	40	1	20,899	41
				1,196	700		1	40,035	42
890				259	2,500	750	2	96,843	43
				459	1,854	927	2	89,421	44
					142		2	2,947	45
400				11,182	50,000	14,673	11,086	1,046,197	46
				8,463	5,000	4,317	1	89,672	47
				1,200	1,515	1,810	1	34,459	48
		10,000		26,808	145,000	1,000	10,528	3,076,370	49
				903	12		1	22,136	50
				1,011	173		429	53,470	51
				259	3		47	9,568	52
				320	30		26	15,352	53
				1,012	1,000	375	1	25,746	54
	1,400			25,023	40,000		1	1,154,592	55
				1,898	2,410		1	103,851	56
	23,200			7,646	1,500	58	2	218,777	57
1,200				4,116	5,100			241,304	58
				39	4		1	1,769	59
				49	3		1	3,202	60
				2,003	1,483	50		176,625	61
				6	33	21	1	9,860	62
				190	1,083		1	64,033	63
				377	465	60	1	13,708	64
				928	1,800	1,705	1	38,674	65
				105	175		1	15,536	66
\$3,890		\$93,100		\$160,565	\$362,787	\$30,196	\$22,263	\$9,541,301	
\$425		\$3,000		\$1,881	\$2,765		\$1	\$129,947	67
				\$11,256	\$33,000		\$1	\$641,160	68
\$100		\$6,000		\$9,654	\$3,500		\$10,638	\$261,572	69

The name of the next association in alphabetical order first appears on page 420.

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION	Cash on hand January 1, 1917	Deos received	Prior mortgages	Money borrowed
CORTLAND COUNTY					
26	Century Co-operative Savings and Loan Association (The)	\$727	\$5,625		\$1,00
27	Dime Savings and Loan Association	1,851	16,620		9,00
	Total.....	\$2,578	\$22,245		\$10,00
DELAWARE COUNTY					
28	Walton Co-operative Savings and Loan Association (The)	\$401	\$7,872		\$3,73
DUTCHESS COUNTY					
29	Home Co-operative Savings and Loan Association (The).....	\$20,385	\$125,018		
ERIE COUNTY					
30	Aetna Permanent Savings and Loan Association	\$7,048	\$34,761		
31	Black Rock Mutual Home and Savings Association	14,753	231,595		
32	Carlton Street Permanent Savings and Aid Association	8,804	41,235		
33	Clinton Mutual Savings and Loan Association	28,785	247,046		
34	Co-operative Savings and Loan Association of Hamburg (The)	4,617	23,121		\$19,50
35	Depew Co-operative Savings and Loan Association	14,947	33,298		
36	East Buffalo Savings and Loan Association	1,487	10,246		
37	East Side Serial Savings and Loan Association	5,812	62,011		
38	Ellicott Permanent Savings and Loan Association (The)	4,795	58,162		
39	Erie Savings and Loan Association	27,382	643,722		105,00
40	Freehold Savings and Loan Association	7,478	110,341		
41	Genesee Street Savings and Loan Association	3,382	28,170		
42	German Co-operative Savings and Loan Association (The)	600	35,595		50
43	Goodell Permanent Loan Association	13,072	48,127		
44	Hamburg Savings and Loan Association	588	34,750		
45	Hercules Permanent Savings and Loan Association	1,183	6,063		
46	Homestead Savings and Loan Association	13,104	301,150		
47	Hydraulic Mutual Savings and Loan Association	13,405	31,718		
48	Industry Permanent Dime Saving and Loan Association	9,574	16,809		
49	Irish-American Savings and Loan Association	227,997	1,144,183		
50	Italian-American Savings and Loan Association	5,624	43,604		10,00
51	J. M. G. Savings and Loan Association	5,457	49,023		3,00
52	Loan Association		10,775		
53	Loan Association	1,338	6,045		1,30
54	Loan Association	6,538	15,751		
55	Loan Association	37,499	327,226		
56	Loan, No. 2 (The)	5,394	80,227		
57	Loan Association	29,904	140,503		23,20
58	Loan Association	20,978	173,431		
59	Loan Association	1,336	2,799		
60	Loan Association		3,369		
61	Buffalo, N. Y.	1,010	53,305		50
62	Loan Association	5,140	7,275		
63	Loan Association	2,566	31,023		
64	d Loan Association	6,206	5,438		
65	Loan Association	14,838	12,660		
66	Loan Association	861	10,619		1,25
	Total	\$543,520	\$4,220,215		\$165,20
FRANKLIN COUNTY					
67	Saranac Lake Co-operative Savings and Loan Association.....	\$3,190	\$25,712		\$6,23
GENESEE COUNTY					
68	Genesee County Loan Association (The)	\$28,286	\$205,661		
GREENE COUNTY					
69	Catskill Savings and Loan Association	\$2,426	\$42,228		\$11,50

NOTE.—The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

Receipts											Number
Loans on shares repaid	Real estate sold	Fees received	Fines received	Interest received	Premium received	Rent received	Dividends forfeited	Other receipts	Total		
\$850. 1,600	\$1,905 1,175	\$7 59	\$48	\$1,395 4,330	\$1,299		\$19 53	\$503 3	\$12,979 41,090	26 27	
1,450	\$3,080	\$66	\$48	\$5,725	\$1,299		\$72	\$506	\$54,069		
1,550	\$450	\$32	\$11	\$2,137			\$57		\$17,200	28	
2,750	\$10,200	\$416	\$702	\$41,429		\$380	\$1,286	\$1,652	\$275,218	29	
2,250 1,349 5,312 2,474 2,840 3,200	\$600 \$1,175 7,270 2,757	\$152 171 989 162 17 69	\$16 28	\$5,377 17,051 2,469 31,280 3,975 5,673 822 3,800 4,180 67,883 10,238 695 2,341 4,966 4,063 121 55,302 4,732 1,635 166,154 1,583 2,453 175 663 947 61,475 5,335 9,917 10,407 67 14 7,424 375 2,374 584 1,445 665	\$910 3,220 1,405 1,205 658 28 130 2 2,268 3,287 1,306 2 15 3 1,336 2 2,724 1,570 182 5,047 1 2 3,831 253 110 3,423 67 1 168 4 423 43 1 45 2 1	\$960 \$152 1 2 6,195 125 19 1 2 3,287 1,306 2 15 3 1,336 2 2,724 1,570 182 19,970 1 2 3,831 253 110 3,423 67 1 731 7 5,322 43 1 45 2 1	\$57,276 338,578 57,993 411,917 78,668 63,454 12,956 82,150 85,082 1,104,465 153,710 33,100 47,582 71,395 48,299 8,570 694,171 64,390 29,431 1,994,075 100,360 66,452 12,165 9,382 25,878 611,155 141,579 213,333 237,557 4,778 3,431 87,662 13,463 40,569 13,102 29,303 16,374	30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66			
\$20,360	\$273,049	\$16,734	\$11,560	\$2,245	\$498,680	\$21,726	\$5,777	\$14,258	\$50,421	\$7,063,745	
\$13,150	\$4,048	\$137	\$47	\$5,264	\$1,755		\$230	\$57	\$58,840	67	
\$61,956	\$7,203			\$33,322		\$330	\$383	\$5,852	\$340,993	68	
\$15,100	\$1,721		\$50	\$10,511	\$239		\$18	\$12,032	\$115,825	69	

The name of the next association in alphabetical order first appears on page 420.

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION	Loaned on mortgage	Loaned on shares	Dues repaid on withdrawal	Paid matured shares	Dividends paid on withdrawal
CORTLAND COUNTY						
26	Century Co-operative Savings and Loan Association (The)...	\$600	\$1,925	\$1,555	\$3,913	
27	Dime Savings and Loan Association.....	15,700	1,330	9,829		
	Total.....	\$16,300	\$3,255	\$11,384	\$3,913	
DELAWARE COUNTY						
28	Walton Co-operative Savings and Loan Association (The)...	\$4,400	\$442	\$3,748		
DUTCHESS COUNTY						
29	Home Co-operative Savings and Loan Association (The)....	\$112,550	\$13,900	\$55,294	\$52,675	\$10,000
ERIE COUNTY						
30	Aetna Permanent Savings and Loan Association.....	\$11,180	\$1,080	\$20,390	\$16,620	\$1,000
31	Black Rock Mutual Home and Savings Association.....	45,430		243,798		
32	Carlton Street Permanent Savings and Aid Association.....	11,800		38,406		
33	Clinton Mutual Savings and Loan Association.....	98,247		201,741	54,722	10,000
34	Co-operative Savings and Loan Association of Hamburg (The)	44,250	3,903	13,196		
35	Depew Co-operative Savings and Loan Association.....	23,700		30,614		
36	East Buffalo Savings and Loan Association.....	4,420	675	5,892		
37	East Side Serial Savings and Loan Association.....	18,800	1,735	52,584		
38	Ellicott Permanent Savings and Loan Association (The)....	14,050		60,376		
39	Erie Savings and Loan Association.....	304,179	65,377	451,430	82,433	6,000
40	Freehold Savings and Loan Association.....	26,737	825	98,842		
41	Genesee Street Savings and Loan Association.....	2,600		19,424		
42	German Co-operative Savings and Loan Association (The)...	7,225	475	34,420		
43	Goodell Permanent Loan Association.....	13,900		41,736		2,000
44	Hamburg Savings and Loan Association.....	14,090	3,200	10,073	5,341	1,000
45	Heracles Permanent Savings and Loan Association.....			6,445		
46	Homestead Savings and Loan Association.....	112,600	120,419	217,577	173,276	
47	Hydraulic Mutual Savings and Loan Association.....	14,350		25,036	11,738	
48	Industry Permanent Dime Saving and Loan Association.....	7,500		16,124		1,000
49	Irish-American Savings and Loan Association.....	655,362	85,647	593,140	312,031	44,000
50	Italian-American Savings and Loan Association.....	23,240	400	70,677		
51	Jefferson Savings and Loan Association.....	17,500	1,995	30,271		
52	Kenmore Savings and Loan Association.....	4,700	231	1,546		
53	Lackawanna Savings and Loan Association.....	2,800		1,663		
54	Lovejoy Permanent Dime Savings and Loan Association....	6,256		12,498		1,000
55	Niagara Savings and Loan Association.....	204,880	6,890	115,975	170,170	10,000
56	People's Dime Savings and Loan Association, No. 2 (The)...	29,700		96,764		5,000
57	Polish Co-operative Savings and Loan Association.....	36,600		122,611		6,000
58	Riverside Co-operative Savings and Loan Association.....	46,125		140,845	8,190	
59	Scatsaquada Savings and Loan Association.....		926	2,436		
60	Schiller Park Savings and Loan Association.....			225		
61	Security Savings and Loan Association of Buffalo, N. Y....	15,890	18,007	30,489		2,000
62	Seneca Savings and Loan Association.....	5,845	582	4,945		
63	Sycamore and Johnson Savings and Loan Association.....	7,020		24,842		1,000
64	William and Sherman Mutual Savings and Loan Association...			5,318		
65	William Street Permanent Savings and Loan Association....	1,072		6,782	5,654	
66	Williamsville Savings and Loan Association.....	2,277	2,250	6,314		
	Total.....	\$1,834,325	\$314,617	\$2,854,940	\$340,175	\$119,000
FRANKLIN COUNTY						
67	Saranac Lake Co-operative Savings and Loan Association...	\$23,650	\$9,215	\$9,399	\$11,049	\$1,000
GENESEE COUNTY						
68	Genesee County Loan Association (The).....	\$80,752	\$9,118	\$156,247	\$14,178	\$13,000
GREENE COUNTY						
69	Catskill Savings and Loan Association.....	\$33,250	\$1,360	\$44,155		\$2,000

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

DISBURSEMENTS												Number
Cash dividends paid on income and accumulative prepaid shares	Paid borrowed money and prior mortgages	Paid interest on borrowed money and prior mortgages	Paid for real estate	Paid salaries and clerk hire	Paid advertising, printing and postage	Paid rent	Paid repairs to real estate	Paid taxes, insurance, etc.	Other disbursements	Cash on hand December 31, 1917	Total	
\$604	\$2,950 5,500	\$22 1,183	\$662 3,306	\$150 503	\$9 83	\$150			\$612 1,025	\$317 1,634	\$12,979 41,090	26 27
\$604	\$8,450	\$1,205	\$3,968	\$653	\$92	\$150			\$1,637	\$1,951	\$54,069	
\$126	\$7,750	\$243		\$120	\$22				\$26	\$1,003	\$17,260	28
\$364				\$2,150	\$247	\$360	\$344	\$43	\$5,465	\$21,099	\$275,218	29
				\$753	\$61		\$90	\$22	\$1,486	\$3,759	\$57,276	30
	\$10,000	\$159	\$2,750	3,703	445	\$150	78	671	1,923	20,693	338,578	31
				432	9	51			19	5,917	57,993	32
			2,870	4,314	927		1,141	841	6,179	30,040	411,917	33
\$71	11,000	503		275	113				3,772	921	78,668	34
				800	19	35	201	37	1,234	4,455	63,454	35
				104	16				280	1,431	12,956	36
			4,500	849	63	89	56	50	151	2,145	82,150	37
				761	81	150		5	533	5,205	85,082	38
566	80,000	938		7,423	1,068		705	696	8,169	94,755	1,104,465	39
				1,609	65	390			10,186	11,235	153,710	40
				153	138	12			265	10,429	33,100	41
	900	7		706	21	82	49	4	71	8,198	47,532	42
				1,014	21	216			136	11,444	71,395	43
536				300	44	150			5,133	7,909	48,289	44
				78					12	1,977	8,570	45
1,957				5,363	461	474	162	898	28,890	32,094	694,171	46
				862	9	104	32	87	1,606	10,566	64,390	47
				443	17	10			118	4,144	29,431	48
				11,211	1,696	2,400			59,612	228,886	1,994,075	49
468				445		3			639	4,136	100,360	50
	3,650	15		250	191	259			6,913	5,175	66,452	51
					244				457	4,982	12,165	52
	2,800	13		14	10				21	2,062	9,382	53
				577	13	20			536	4,971	25,878	54
	1,000	126	5,463	6,240	154	300			26,254	63,191	611,155	55
				1,804	4		69	144	1,376	6,151	141,579	56
		13		1,098	249	107			24,734	21,711	213,333	57
				2,068	73	35	34	150	8,686	31,351	237,557	58
					26				49	1,317	4,778	59
									4	3,202	3,431	60
	500	2		781	106	275		25	15,289	4,239	87,662	61
				63	20	103			76	1,737	13,463	62
				847	24	85			114	7,093	40,569	63
				231	10	6			62	7,108	13,102	64
				318		53			29	14,865	29,303	65
	1,250	144		50	22				25	3,978	16,374	66
\$3,598	\$111,000	\$1,920	\$15,583	\$55,889	\$6,420	\$5,559	\$2,617	\$3,630	\$215,039	\$678,462	\$7,063,745	
	\$3,250	\$49		\$200	\$14				\$143	\$119	\$58,840	67
				\$3,710	\$672		\$34	\$222	\$32,947	\$30,053	\$340,993	68
\$448	\$5,500	\$38		\$850	\$127	\$125			\$19,797	\$7,551	\$115,825	69

The name of the next association in alphabetical order first appears on page 420.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION							
		Shares in force January 1, 1917	Shares issued during the year	Shares withdrawn during the year	Shares in force December 31, 1917	Borrowing members	Shares held by borrowing members	Non-borrowing members
CORTLAND COUNTY								
26	Century Co-operative Savings and Loan Association (The)...	684	28	63	649	24	265	58
27	Dime Savings and Loan Association.....	2,857	593	358	3,092	44	1,003	151
	Total.....	3,541	621	421	3,741	68	1,268	209
DELAWARE COUNTY								
28	Walton Co-operative Savings and Loan Association (The)....	569	127	44	652	31	203	97
DUTCHESS COUNTY								
29	Home Co-operative Savings and Loan Association (The).....	9,421	1,641	1,262	9,800	370	3,541	802
ERIE COUNTY								
30	Aetna Permanent Savings and Loan association.....	2,446	609	446	2,609	42	563	341
31	Black Rock Mutual Home and Savings Association.....	8,703	1,329	1,261	8,771	133	1,163	1,346
32	Carlton Street Permanent Savings and Aid Association.....	3,396	685	583	3,498	33	563	405
33	Clinton Mutual Savings and Loan Association.....	19,697	14,258	14,928	19,027	216	2,224	2,712
34	Co-operative Savings and Loan Association of Hamburg (The)	1,911	650	213	2,348	35	241	391
35	Depew Co-operative Savings and Loan Association.....	2,380	1,107	710	2,777	62	797	262
36	East Buffalo Savings and Loan Association.....	719	424	390	753	20	147	115
37	East Side Serial Savings and Loan Association.....	4,527	1,365	645	5,247	38	370	747
38	Ellicott Permanent Savings and Loan Association (The).....	4,280	413	755	3,938	41	371	361
39	Erie Savings and Loan Association.....	66,960	31,333	24,633	73,660	840	38,159	7,970
40	Freehold Savings and Loan Association.....	10,096	1,781	745	11,132	40	481	865
41	Genesee Street Savings and Loan Association.....	1,457	1,217	635	2,039	7	79	335
42	German Co-operative Savings and Loan Association (The)...	2,596	360	351	2,605	26	243	454
43	Goodell Permanent Loan Association.....	3,673	903	820	3,756	23	329	474
44	Hamburg Savings and Loan Association.....	1,244	1,030	501	1,773	27	256	291
45	Heracles Permanent Savings and Loan Association.....	542	.....	109	433	2	16	65
46	Homestead Savings and Loan Association.....	40,807	8,833	10,652	38,988	433	6,219	2,949
47	Hydraulic Mutual Savings and Loan Association.....	2,407	1,161	1,169	2,399	40	373	375
48	Industry Permanent Dime Saving and Loan Association.....	1,580	1,920	1,868	1,632	9	303	174
49	Irish-American Savings and Loan Association.....	93,300	33,468	14,166	112,602	946	12,270	7,224
50	Italian-American Savings and Loan Association.....	713	146	127	732	5	99	53
51	Jefferson Savings and Loan Association.....	2,978	2,345	1,126	4,197	13	130	661
52	Kenmore Savings and Loan Association.....	.....	1,238	209	1,029	3	35	119
53	Lackawanna Savings and Loan Association.....	942	172	101	1,013	9	133	73
54	Lovejoy Permanent Dime Savings and Loan Association.....	2,647	2,324	1,490	3,481	15	400	240
55	Niagara Savings and Loan Association.....	25,396	6,981	9,324	23,053	762	7,960	2,393
56	People's Dime Savings and Loan Association, No. 2 (The)...	15,126	3,322	3,846	14,602	56	1,100	830
57	Polish Co-operative Savings and Loan Association.....	20,026	6,490	6,784	19,732	8	33	738
58	Riverside Co-operative Savings and Loan Association.....	8,559	3,328	217	11,670	118	1,792	1,505
59	Scajaquada Savings and Loan Association.....	482	651	634	499	11	150	30
60	Schiller Park Savings and Loan Association.....	.....	973	63	910	.....	.....	180
61	Security Savings and Loan Association of Buffalo, N. Y.	4,268	719	774	4,213	84	1,200	366
62	Seneca Savings and Loan Association.....	458	477	276	659	3	22	141
63	Sycamore and Johnson Savings and Loan Association.....	2,245	741	453	2,533	46	435	367
64	William and Sherman Mutual Savings and Loan Association...	497	111	229	379	4	48	73
65	William Street Permanent Savings and Loan Association....	977	311	343	945	21	228	139
66	Williamsville Savings and Loan Association.....	892	157	208	841	17	285	108
	Total.....	358,927	133,332	101,784	390,475	4,188	79,230	35,922
FRANKLIN COUNTY								
67	Saranac Lake Co-operative Savings and Loan Association....	2,031	550	303	2,278	65	579	229
GENESEE COUNTY								
68	Genesee County Loan Association (The).....	6,658	3,042	3,200	6,500	160	1,002	1,812
GREENE COUNTY								
69	Catskill Savings and Loan Association.....	6,743	.....	.....	.....	.....	.....	.....

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

MISCELLANEOUS ITEMS														
Shares held by non-bur- rowing members	Female shareholders	Shares held by females	Dividends credited to members on instal- ment shares in 1917	Dividends credited to members and paid in cash on other shares in 1917	Filed and unpaid with- drawals Dec. 31, 1917	Shares matured in 1917	Operating expenses for the year paid	Operating expenses for the year unpaid	Amount of mortgages on property in this State	Amount of mortgage loans on farm property	Number of foreclosures commenced in 1917	Number of foreclosures completed in 1917	No. of parcels of real es- tate taken during year	Number
384	23	95	\$1,243			\$3,913	\$169		\$22,975	\$3,700			1	26
2,089	91	918	2,512	\$604			753		87,750		1	1	1	27
2,473	114	1,013	\$3,755	\$604		\$3,913	922		\$110,725	\$3,700	1	1	2	
449	39	307	\$1,200	\$126			\$162		\$33,000	\$12,700				28
6,259	456	3,433	\$35,605	\$754		\$64,673	\$3,069		\$684,500					29
2,046	152	847	\$5,548			\$16,620	\$814		\$89,050					30
7,608	457	2,300	11,079				4,723		264,810		1			31
2,935	240	1,609	1,595				493		37,437					32
16,803	1,745	9,763	22,311			54,722	5,242		521,674		5	3	2	33
2,107	126	569	3,343	\$299			388	\$79	78,250					34
1,980	37	395	3,078				960		79,700					35
606	51	188	620				132		16,510					36
4,877	381	1,874	2,478				1,001		73,370					37
3,567	156	1,048	2,751				997		64,490					38
35,501	3,766		31,405	19,442		81,385	9,022		1,144,770		3	1		39
10,651	574	3,319	7,221				2,584		165,299					40
1,960	152	744	544				355		10,270	\$650				41
2,362	244	1,101	1,206				854		32,770	500				42
3,427	308	1,915	3,521				1,312		84,570					43
1,517	96	412	3,544	536		6,464	500		70,965					44
417	25	138	38				78		920					45
32,769	2,045	20,957	44,533	2,330		186,320	7,949		945,580		1			46
2,026	200	952	3,196			11,738	1,022		76,456					47
1,329	84	660	278	843			498		30,315					48
100,332			111,852	19,333		312,031	19,182		2,708,753		29	4		49
633	6	22	194	488			448		18,000					50
4,067	388	1,911	1,365	20			908		42,900					51
994	34	140	36				244	25	4,300					52
880	10	69	377	119			44		13,300					53
3,081	121	1,459	1,004				622		19,963					54
15,093	1,282	7,902	63,482			170,170	6,832		1,056,026		6	2	2	55
13,502	519	7,176	3,498				1,957		89,200			1		56
19,699	221	4,745	1,499	5,080			1,455		171,415					57
9,878			6,916	1,812		26,523	2,515		193,650					58
349	11	171	48				74							59
910	20	378	5				4							60
3,013	141	921	8,132				1,343		141,540					61
637	70	229	269				187		7,795					62
2,095	166	948	1,393				1,051		56,940					63
331	38	160	494				248		6,600					64
717	51	272	1,322			5,654	381		23,809					65
556	38	148	459				80		10,250					66
311,255	13,955	75,442	\$350,634	\$50,302		\$871,627	\$76,499	\$104	\$8,351,547	\$1,150	45	11	4	
1,699	124	891	\$6,639			\$11,049	\$250		\$119,500			1	1	67
5,498	906	2,240	\$8,414	\$14,161		\$14,178	\$4,864		\$532,970	\$36,340				68
			\$2,378	\$4,122			\$1,171		\$295,050	\$7,900				69

The name of the next association in alphabetical order first appears on page 420.

* No separate record kept.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF	
	HERKI	
70	Frankfort Savings and Loan Ass	
71	Herkimer Co-operative Savings	
72	Ikon Permanent Saving, Building	
73	Little Falls Building, Savings and	
	Total	
	JEFFER	
74	Carthage Savings, Loan and Bu	
75	Watertown Savings, Loan and B	
	Total	
	KING	
76	A	
77	B	
78	B	
79	B	
80	B	
81	B	
82	B	
83	E	
84	E	
85	E	
86	E	
87	F	
88	F	
89	F	
90	F	
91	G	
92	G	
93	H	
94	K	
95	Model Building and Loan Assoc	
96	Model Building and Loan Assoc	
97	Nassau Co-operative Building and	
98	People's Co-operative Savings and	
99	Polish-American Co-operative Sa	
100	Prospect Home Building and Lo	
101	South Brooklyn Savings and Lo	
102	Twenty-ninth Ward Co-operative	
103	Union Co-operative Building and	
	Total	
	MADE	
104	Canastota Savings and Loan Ass	
105	Oneida Saving, Building and Lo	
	Total	

NOTE.— The items given for each association require ten consecutive pages

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

Assets									Number
Shares of Land Bank, State of New York	Land contracts	Real estate	Cash on hand and in bank	Furniture and fixtures	Installments due and unpaid	Interest, premium, fees and fines due and unpaid	Other assets	Total	
			\$1,075	\$171			\$1	\$75,714	70
			5,812	120		\$623	1	177,297	71
			31,040					731,100	72
			1,675				1	53,482	73
			\$39,602	\$291		\$623	\$3	\$1,037,593	
			\$25,367	\$1,200			\$1	\$319,278	74
	\$14,397	\$6,688	1,395	555			3	367,370	75
	\$14,397	\$6,688	\$26,762	\$1,755			\$4	\$686,648	
\$1,000	\$1,700	\$12,200	\$68,978	\$875				\$1,460,303	76
1,000		8,424	438	50			\$1	125,976	77
2,000		6,950	7,973				2,388	137,890	78
			2,711	52		\$58	205	94,901	79
		30,000	26,387				3,486	682,523	80
1,000			951	60		366	15	58,252	81
1,000		10,600	3,078	225			58	151,546	82
	4,347	422,508	398,701	1,500		14,597	23,083	2,495,276	83
1,000		34,807	26,464	350			593	578,443	84
2,000	600	33,550	5,379	60			143	253,882	85
1,000			5,474				120	223,344	86
		5,718	2,214	50		621	2	95,444	87
			1,157	100		75	1	138,540	88
			3,989	80		2,381		164,494	89
		10,250	567	257		315	1	57,640	90
			2,436					31,467	91
			1,316	25		72	1	9,720	92
1,000		15,635	3,563	756			3,110	130,804	93
			857					10,542	94
		7,119	4,435	25			109	122,398	95
1,000		4,321	3,600			163	1	64,175	96
	2,750	32,397	4,833	325		3,886	1,255	532,238	97
			5,972			549	2	129,914	98
1,000		9,500	11,036	165		1,476	3,013	215,190	99
			599	100		940		120,946	100
1,000	29,243	23,187	63,938				307	1,277,605	101
			780	90				22,120	102
		3,311	3,853	125		1,013	56	49,043	103
\$14,000	\$38,640	\$670,567	\$661,681	\$5,270		\$26,512	\$37,950	\$9,434,616	
			\$4,181	\$215			\$20	\$120,576	104
			1,012	239		\$48		98,759	105
			\$5,193	\$454		\$48	\$20	\$219,335	

The name of the next association in alphabetical order first appears on page 430.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Due shareholders, dues	Due shareholders, matured shares	Due shareholders, dividends credited
HERKIMER COUNTY				
70	Frankfort Savings and Loan Association	\$61,554		\$6,573
71	Herkimer Co-operative Savings and Loan Association	145,433		17,992
72	Ilion Permanent Saving, Building and Loan Association	684,773		
73	Little Falls Building, Savings and Loan Association	49,390		2,610
	Total	\$921,150		\$27,325
JEFFERSON COUNTY				
74	Carthage Savings, Loan and Building Association	\$284,683		\$14,853
75	Watertown Savings, Loan and Building Association	286,656		49,687
	Total	\$570,339		\$64,540
KINGS COUNTY				
76	At	\$1,318,985		\$37,406
77	Ba	100,250		12,742
78	Be	96,684		16,582
79	Br	77,646		6,393
80	Br	607,200		15,273
81	Br	42,759	\$6,720	7,750
82	Bu	139,992		
83	Ca	2,024,826		62,813
84	Ca	501,580		
85	Ca	181,673		
86	Ec	194,991		
87	Fi	24,284		58,313
88	Fl	103,637		19,756
89	Fe	121,484		30,459
90	Fu	51,475		2,496
91	Gu	27,296		2,914
92	Gu	9,125		363
93	He	126,876		
94	Hi	9,817		440
95	M	99,512		8,941
96	M	49,359		4,738
97	Ni	501,876		
98	Pe	105,021		21,804
99	Pe	187,679		12,003
100	Pr	88,238		16,633
101	Bo	\$1,116,021		
102	Ti	18,582		
103	U	38,767		6,975
	Total	\$7,964,134	\$6,720	\$344,695
MADISON COUNTY				
104	Canastota Savings and Loan Association	\$103,904		\$13,425
105	Oneida Saving, Building and Loan Association	76,563		10,659
	Total	\$179,467		\$23,487

NOTE.—The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.—(Continued)

LIABILITIES									Number
Balance due borrowers on mortgage loans	Prior mortgages	Borrowed money	Advances by Land Bank	Undivided profits	Guaranty fund	Unearned or rebatable premium	Other liabilities	Total	
		\$5,000		\$2,004	\$632		\$1	\$75,714	70
		8,500		3,428	1,943		1	177,297	71
				16,468	15,641	\$34,216	2	731,100	72
				1,090	190		2	53,482	73
		\$13,500		\$22,990	\$18,406	\$34,216	\$6	\$1,037,593	
				\$14,002	\$5,548		\$2	\$319,278	74
\$400		\$2,000		21,500	8,125		2	367,370	75
\$400		\$2,000		\$35,592	\$13,673		\$4	\$686,648	
	\$5,750			\$20,446	\$42,709		\$35,007	\$1,460,303	76
		\$7,000		1,256	4,726		2	125,976	77
\$1,144		5,000	\$9,000	2,550	6,000		930	137,890	78
				5,502	2,301		3,059	94,901	79
		7,500		13,586	\$7,000		1,962	682,523	80
				9	986		28	58,252	81
				3,786	7,700		68	151,546	82
	149,350			163,984	5,114		\$9,189	2,495,276	83
	18,000	10,000		23,418	25,117		328	578,443	84
	7,850	17,000	30,000	6,358	9,000		2,001	253,882	85
	3,000			10,825	12,025		2,503	223,344	86
				7,846	5,000		1	95,444	87
		3,000		3,430	6,600	\$2,115	2	138,540	88
		3,037		4,613	4,883		18	164,494	89
				132	3,536		2	57,640	90
				607	480	170	1	31,467	91
				119	112		1	9,720	92
				1,447	3,971		10	130,804	93
				228	56		1	10,542	94
		11,000		631	2,255		159	122,398	95
	3,000	2,000		1,061	3,900		97	64,175	96
				5,753	24,377		232	532,238	97
					2,417	150	522	129,914	98
	9,000			4,548	1,960			215,190	99
	9,050			3,780	3,143		102	120,946	100
2,500	2,000			83,881	72,597		606	1,277,605	101
		1,500		1,605	431		2	22,120	102
		1,000			2,300		1	49,043	103
\$3,644	\$207,000	\$68,037	\$39,000	\$371,421	\$290,696	\$2,435	\$136,834	\$9,434,616	
				\$1,234	\$2,380	\$628	\$2	\$120,576	104
		\$9,400		2	2,735			98,759	105
		\$9,400		\$1,236	\$5,115	\$628	\$2	\$219,335	

The name of the next association in alphabetical order first appears on page 430.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Cash on hand January 1, 1917	Debit received	Prior mortgages	Money borrowed
HERKIMER COUNTY					
70	Frankfort Savings and Loan Association	\$628	\$35,858		\$8,000
71	Herkimer Co-operative Savings and Loan Association	4,484	83,000		26,000
72	Ilion Permanent Saving, Building and Loan Association	14,491	301,986		
73	Little Falls Building, Savings and Loan Association	3,157	31,136		1,000
	Total	\$22,760	\$450,978		\$35,000
JEFFERSON COUNTY					
74	Carthage Savings, Loan and Building Association	\$11,249	\$70,746		
75	Watertown Savings, Loan and Building Association	12,217	84,763		\$11,000
	Total	\$23,466	\$155,509		\$11,000
KINGS COUNTY					
76	A1	\$68,047	\$311,894	\$2,000	
77	B1	8,068	27,823		\$8,000
78	B1	1,888	26,915		1,000
79	B1				
	and Savings	8,638	18,702		3,500
80	B1	33,458	140,540		9,000
81	B1	4,322	11,423		
82	B1	12,700	23,202		
83	E1	210,831	16,571		
84	E1	45,533	113,113	1,300	10,000
85	E1	20,620	55,576		29,000
86	E1	4,846	38,094		
87	F1	743	10,108		7,000
88	F1	16,853	29,073		4,000
89	F1	17,720	24,104		3,037
90	F1	639	16,144		
91	G1	2,830	8,828		
92	G1	1,697	6,150		
93	H1	17,252	68,821		
94	K1	81	4,104		
95	M1	5,011	29,394		11,000
96	M1	5,220	14,617		
97	N1	30,604	122,767		
98	P1	11,431	19,294		
99	P1	8,998	74,854	9,000	
100	P1	8,826	20,965		9,000
101	S1	69,472	313,354	2,000	
102	T1	5,320	7,499		1,500
103	U1	2,072	6,405		
	Total	\$618,248	\$1,554,325	\$14,000	\$95,637
MADISON COUNTY					
104	Canastota Savings and Loan Association	\$3,595	\$33,411		
105	Oceida Saving, Building and Loan Association	639	37,867		\$8,000
	Total	\$4,234	\$71,278		\$8,000

NOTE.—The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

RECEIPTS											Number
Mortgages redeemed	Loans on shares repaid	Real estate sold	Fees received	Fines received	Interest received	Premium received	Rent received	Dividends forfeited	Other receipts	Total	
\$16,000	\$325		\$94		\$3,928				\$2	\$64,833	70
12,850	2,780		40	\$81	7,928			\$245	809	123,226	71
127,740			399	473	31,953	\$6,165	\$600		2	483,809	72
2,500	478		93	58	2,215			6	2	40,645	73
\$159,090	\$3,583		\$635	\$612	\$46,024	\$6,165	\$600	\$251	\$815	\$712,513	
\$39,225	\$8,328				\$16,690	\$363		\$236	\$1	\$146,838	74
26,500	9,100			\$56	23,080		\$773	558	4,393	172,450	75
\$65,725	\$17,428			\$56	\$39,780	\$363	\$773	\$794	\$4,394	\$319,288	
\$136,450	\$18,450	\$6,100			\$61,151		\$612		\$32,770	\$637,474	76
16,352					6,485	\$511	1,294		2	65,535	77
23,552	1,550	150			6,980		173	\$480	14,861	77,499	78
12,000	1,110		\$13	\$110	5,314			334	3	45,714	79
45,850		9,100			29,489	2,431	2,488		11,899	284,255	80
7,600	3,090			18	2,849			48	155	29,504	81
12,300	4,890				7,835	887	927		1,097	63,928	82
242,471		79,279		14	86,300	4,622	27,323	676	24,893	692,980	83
55,804	1,390	5,826			29,764		3,448		18,643	284,521	84
40,850	14,280	86,750			11,112	1,761	4,378		64,842	329,064	85
21,225	3,000				14,101				4,693	85,949	86
8,900	1,059				5,060	610	488		1,663	35,631	87
10,861	1,130		165	101	5,789	1,158		60	470	68,670	88
8,200	4,714		18	93	7,377	861		487	108	66,719	89
4,100	390		6		2,460		755		1	24,495	90
600	1,477		42	58	1,427			30	3	15,095	91
350	978		9		539			22	17	9,662	92
5,700	3,742			58	5,831	138	1,123		15,593	113,258	93
	155		9		524					4,873	94
32,900	8,470	2,300	151	58	6,569	61	186	495	786	98,281	95
5,900	1,275				3,088	735	420	37	22	31,314	96
33,248		1,494	123		25,985	4,508	2,443		5,068	226,240	97
8,000	2,825		22	8	6,557	112		284	1,031	49,564	98
10,100	3,069	1,452	31	16	8,946		865	178	6,333	123,842	99
6,700	3,272			7	5,537	1,442		425	437	57,210	100
118,950					71,870	811	760		4,331	581,548	101
500				3	1,003	217	20		3	16,065	102
2,800	1,030				2,257	71		189	92	14,916	103
\$872,263	\$81,346	\$192,451	\$589	\$544	\$422,199	\$20,936	\$47,698	\$3,745	\$209,825	\$4,133,806	
\$10,600	\$4,157		\$134	\$132	\$6,229	\$206		\$150	\$3	\$58,617	104
15,325	1,300			18	5,931			296	2	69,378	105
\$25,925	\$5,457		\$134	\$150	\$12,160	\$206		\$446	\$5	\$127,995	

The name of the next association in alphabetical order first appears on page 430.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION					
		Loaned on mortgage	Loaned on shares	Dues repaid on with- drawal	Paid matured shares	Dividends paid on with- drawal
HERKIMER COUNTY						
70	Frankfort Savings and Loan Association.....	\$29,800	\$737	\$26,706		\$913
71	Herkimer Co-operative Savings and Loan Association.....	39,300	3,036	49,407		2,056
72	Ilion Permanent Saving, Building and Loan Association.....	139,020		297,642		
73	Little Falls Building, Savings and Loan Association.....	10,000	363	20,707		467
	Total.....	\$218,120	\$4,136	\$394,462		\$3,471
JEFFERSON COUNTY						
74	Carthage Savings, Loan and Building Association.....	\$30,475	\$8,498	\$55,283	\$12,746	\$6,565
75	Watertown Savings, Loan and Building Association.....	56,425	15,521	46,496	22,539	6,959
	Total.....	\$86,900	\$24,019	\$101,779	\$35,285	\$13,524
KINGS COUNTY						
76	Atlantic Savings and Loan Association.....	\$116,200	\$26,200	\$244,974	\$62,359	
77	Bay Ridge Savings and Loan Association.....	15,116		33,169		\$4,659
78	Bedford Co-operative Building-Loan Association.....	6,150	500	37,628		4,603
79	Brooklyn and New York Arcanum Building, Loan and Savings Association.....	14,000	1,085	15,856	6,183	1,735
80	Brooklyn City Savings and Loan Association.....	70,450		121,156		14,216
81	Brooklyn Mutual Building and Loan Association.....	16,900	2,860	7,467	90	840
82	Bushwick Co-operative Building and Loan Association.....	12,000	2,655	33,012	3,000	
83	Eagle Savings and Loan Company.....	76,066		29,926		8,544
84	East Brooklyn Savings and Loan Association.....	45,650	1,822	143,260		
85	East New York Savings and Loan Association.....	40,450	23,570	123,206		
86	Equitable Co-operative Building and Loan Association (The)	16,200	3,000	25,779	20,750	
87	Fifth Avenue Savings and Loan Association.....	8,000	639	12,504		942
88	Flathush Co-operative Savings and Loan Association.....	43,645	3,005	3,522	14,200	303
89	Fort Greene Co-operative Building and Loan Association....	32,200	5,495	9,735	11,593	1,651
90	Fulton Co-operative Building and Loan Association.....	7,200	90	12,272		1,845
91	German Building and Saving Company of Brooklyn, N. Y. (The).....	3,500	2,540	5,623		469
92	Germania Building, Savings and Loan Institution.....	3,850	1,160	3,265		
93	Hamilton Savings and Loan Association.....	25,050	3,276	57,640		
94	Kings County Savings and Loan Association.....	2,000	325	1,296		36
95	Madison Co-operative Building and Loan Association.....	25,000	6,985	20,575	23,243	1,811
96	Model Building and Loan Association of Brooklyn, N. Y. (The)	2,000	3,240	8,120	8,599	320
97	Nassau Co-operative Building and Loan Association.....	35,782		128,011	20,300	7,569
98	People's Co-operative Savings and Loan Association of Brooklyn.....	8,600	1,150	16,824		4,775
99	Polish-American Co-operative Savings and Loan Association	42,950	2,515	38,100	8,799	4,352
100	Prospect Home Building and Loan Association.....	13,550	2,712	17,378	8,801	2,317
101	South Brooklyn Savings and Loan Association.....	77,750		411,025		
102	Twenty-ninth Ward Co-operative Savings and Loan Ass'n ..	4,250		8,995		824
103	Union Co-operative Building and Loan Association.....	1,200	1,535	2,529	1,016	423
	Total.....	\$765,709	\$96,359	\$1,572,845	\$188,933	\$62,442
MADISON COUNTY						
104	Canastota Savings and Loan Association.....	\$16,300	\$4,545	\$15,648	\$11,035	\$2,137
105	Oneida Saving, Building and Loan Association...	12,700	900	22,601	15,156	1,306
	Total.....	\$29,000	\$5,445	\$38,249	\$26,191	\$3,443

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

DISBURSEMENTS												Number
Cash dividends paid on income and accumulative prepaid shares	Paid borrowed money and prior mortgages	Paid interest on borrowed money and prior mortgages	Paid for real estate	Paid salaries and clerk hire	Paid advertising, printing and postage	Paid rent	Paid repairs to real estate	Paid taxes, insurance, etc.	Other disbursements	Cash on hand December 31, 1917	Total	
.....	\$5,000	\$77	.....	\$390	\$36	\$10	.....	.....	\$84	\$1,075	\$64,833	70
.....	17,500	185	.....	800	1	.....	.....	.....	5,099	5,812	123,228	71
.....	1,000	5	.....	2,776	70	600	.....	.....	12,661	31,040	483,809	72
.....	.....	.....	.....	250	71	.....	.....	.....	6,107	1,675	40,645	73
.....	\$23,500	\$267	.....	\$4,216	\$178	\$610	.....	.....	\$23,951	\$39,602	\$712,513	
\$2,492	.....	.....	.....	\$1,599	\$256	\$300	.....	.....	\$3,257	\$25,367	\$146,838	74
.....	\$9,000	\$125	\$5,602	1,814	94	133	\$282	\$318	5,747	1,395	172,450	75
\$2,492	\$9,000	\$125	\$5,602	\$3,413	\$350	\$433	\$282	\$318	\$9,004	\$26,762	\$319,288	
\$2,670	\$6,000	\$996	\$7,273	\$4,867	\$401	.....	.....	.....	\$96,556	\$68,978	\$637,474	76
1,963	1,000	100	6,400	712	75	\$180	\$523	\$86	1,114	438	65,535	77
619	1,500	693	3,413	826	145	.....	210	173	13,063	7,973	77,499	78
622	2,500	30	.....	618	42	240	.....	.....	92	2,711	45,714	79
9,331	1,500	.....	320	3,463	358	1,010	132	853	35,079	26,387	284,255	80
.....	.....	.....	.....	201	31	120	.....	.....	44	951	29,504	81
612	.....	.....	.....	1,706	122	420	41	298	6,984	3,078	63,928	82
.....	12,350	8,516	66,043	11,901	829	6,000	9,996	14,768	49,340	398,701	692,980	83
3,068	3,100	115	.....	2,953	208	900	415	1,236	55,330	26,464	284,521	84
3,232	23,000	3,296	30,800	1,007	147	31	97	6,322	68,527	5,379	329,064	85
2,305	.....	75	.....	2,337	56	395	.....	.....	9,578	5,474	85,949	86
.....	7,000	86	.....	786	18	216	.....	169	3,057	2,214	35,631	87
.....	1,000	12	.....	740	43	120	.....	.....	923	1,157	68,670	88
.....	.....	38	.....	856	27	125	.....	.....	810	3,989	66,719	89
1,503	.....	.....	.....	338	17	.....	.....	.....	663	567	24,495	90
.....	.....	.....	.....	471	13	12	.....	.....	29	2,438	15,095	91
.....	.....	.....	.....	10	25	24	.....	.....	12	1,316	9,662	92
.....	.....	.....	.....	765	76	300	40	384	22,164	3,563	113,258	93
161	150	.....	.....	.....	.....	.....	.....	.....	48	857	4,873	94
1,937	3,000	178	3,200	475	85	84	.....	1,417	5,856	4,435	98,281	95
888	3,000	397	.....	645	14	135	105	154	97	3,600	31,314	96
.....	.....	.....	12,450	2,803	389	240	1,961	2,373	9,529	4,833	226,240	97
.....	.....	.....	.....	363	62	85	.....	.....	11,733	5,972	49,564	98
.....	.....	.....	1,452	1,395	196	180	193	213	12,461	11,036	123,842	99
515	9,600	115	.....	815	35	183	.....	.....	592	599	57,210	100
.....	8,000	167	.....	8,254	608	.....	.....	570	11,236	63,938	581,548	101
.....	900	27	.....	75	.....	180	.....	.....	34	780	16,065	102
221	3,000	120	.....	554	19	180	.....	81	180	3,853	14,916	103
\$29,647	\$86,600	\$14,961	\$131,351	\$49,936	\$4,041	\$11,360	\$13,713	\$29,097	\$415,131	\$661,681	\$4,133,806	
.....	\$4,000	\$40	.....	\$521	\$8	.....	.....	.....	\$202	\$4,181	\$58,617	104
.....	14,050	767	.....	700	36	\$72	.....	.....	78	1,012	69,378	105
.....	\$18,050	\$807	.....	\$1,221	\$44	\$72	.....	.....	\$280	\$5,193	\$127,995	

The name of the next association in alphabetical order first appears on page 430.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

NOTE.—The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

MISCELLANEOUS ITEMS														
Shares held by non-bor- rowing members	Female shareholders	Shares held by females	Dividends credited to members on instal- ment shares in 1917	Dividends credited to members and paid in cash on other shares in 1917	Filed and unpaid with- drawals Dec. 31, 1917	Shares matured in 1917	Operating expenses for the year paid	Operating expenses for the year unpaid	Amount of mortgages on property in this State	Amount of mortgage loans on farm property	Number of foreclosures commenced in 1917	Number of foreclosures completed in 1917	No. of parcels of real es- tate taken during year	Number
2,647	132	639	\$3,015				\$496		\$73,800	\$1,200				70
5,019	187	1,772	5,515	\$689			885		164,850					71
16,076	694	6,480	25,590				3,022		690,060		1			72
2,156	122	615	1,843				321		45,450					73
25,898	1,135	9,506	\$35,963	\$689			\$4,724		\$974,160	\$1,200	1			
926	135	396	\$4,570	\$7,853		\$12,746	\$2,166		\$285,265	\$51,725				74
11,820	615	5,898	16,126	1,542		22,539	2,282		322,781		2	1	2	75
12,746	750	6,294	\$20,696	\$9,395		\$35,285	\$4,448		\$608,046	\$51,725	2	1	2	
32,876	1,776	20,948	\$13,813	\$26,264		\$62,359	\$7,320		\$1,291,150		2	2	2	76
793	83	245	3,028	1,963			1,049		115,063		1	1	1	77
2,464	150	1,207	4,411	1,420			989		110,849		2	2	1	78
1,192	63	428	3,214	622		6,183	967		90,400					79
6,139	456	3,241	13,027	11,579			5,641		601,900		2	2		80
470	•	•	2,406	134			373		53,425					81
3,546	106	1,131	5,999	612		3,000	2,538		128,950					82
91,130	1,815	35,620			\$736,716		29,045		1,607,595		36	11	17	83
7,308	•	•	20,462	3,068			4,830		480,914					84
9,890	•	•	2,602	3,232			1,186		200,450		1	3	3	85
5,844	•	•	6,611	2,305		20,750	2,988		210,750					86
3,040	65	1,147	4,384				1,056		83,150					87
1,657	149	1,000	5,992			14,200	953		133,622					88
1,372	106	670	8,307			11,593	1,133	\$10	146,200					89
809	19	232	727	1,503			482		44,750					90
1,340	34	345	941				511		26,900					91
836	34	218	363				59		7,600					92
8,032	483	4,715	2,536	1,405			1,476		102,650					93
175	20	99	213	188			13		9,310					94
1,101	73	431	3,770	1,937		23,243	789		49,000				2	95
1,148	47	477	1,898	888		8,599	855		49,250					96
13,748	•	•	25,309			20,300	3,738		481,792		1	1	4	97
1,130	91	552	2,920				597		74,000					98
1,686	107	368	3,864	3,462		8,799	1,927		183,800		1	1	1	99
3,105	82	988	5,114	870		8,801	1,072	68	102,150	\$4,000				100
16,182	806	11,340	45,871				9,589		1,146,230		2			101
455	41	130	824				288		21,250					102
279	•	•	1,578	131		1,016	774		36,300					103
217,737	6,606	85,532	\$190,184	\$61,583	\$736,716	\$188,843	\$82,238	\$78	\$7,589,400	\$4,000	48	23	31	
1,210	155	1,069	\$5,954			\$11,035	\$557		\$109,700					104
2,027	106	793	4,506			15,156	839		96,555					105
3,237	260	1,852	\$10,459			\$26,191	\$1,396		\$206,255					

The name of the next association in alphabetical order first appears on page 430.
* No separate record kept.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

NAME OF ASSOCIATION		Loans on hand and mortgage	on shares	Stocks and bonds
MONROE COUNTY				
106	C. n Association	\$1,180,300	\$500	\$34,310
107	ciation	250,425		
108	D. Loan Association	41,900	1,445	
109	n.	272,050		
110	can Association	143,676	832	
111	on	69,200		
112	nd Loan Association	14,650		
113	gs and Loan Association	37,600		
114	. . . . .	70,689		
115	nd Loan Association	10,300		
116	Association	125,825		
117	. . . . .	547,600		5,000
118	. . . . .		
119	gs and Loan Association	135,900		3,000
120	i Association	53,640		
121	n Association	85,800		
122	i Loan Association	70,700		
123	ion (The)			
Total		\$3,118,855	\$2,777	\$32,310
NASSAU COUNTY				
124	Hempstead Co-operative Building and Loan Association	\$243,800	\$9,510	\$5,000
125	Port Washington Building and Loan Ass'n of Queens County, N. Y.	197,350	2,800	1,000
126	Rockville Centre Savings and Loan Association	27,000	775	2,000
Total		\$468,150	\$13,185	\$8,000
NEW YORK COUNTY				
127	American Co-operative Savings and Loan Association	\$61,852	\$1,940	\$3,750
128	Bank Clerks' Co-operative Building and Loan Ass'n of New York City	1,046,889	80,600	89,800
129	Bankers' Loan and Investment Company	286,802	10,058	6,755
130	California Perfume Company Employees' Savings and Loan Association	7,900		9,840
131	Citizens' Saving and Loan Association of New York City	59,389	695	1,350
132	Co-operative Building Bank (The)	6,100	2,255	
133	Co-operative Savings and Loan Association of New York	146,850	806	2,000
134	Edgehill Co-operative Savings and Loan Association			
135	First Bohemian-Slavonic Co-operative Savings and Loan Association (The)	12,000	1,000	100
136	Franklin Society for Home Building and Savings (The)	2,611,871	8,057	139,100
137	German-American Building and Loan Ass'n of the City of New York (The)	103,511	1,980	1,227
138	Greenwich Building and Loan Association	6,000	969	
139	Harlem River Building, Loan and Savings Association			
140	Manhattan Savings and Loan Association	30,050	150	500
141	Mount Morris Co-operative Building and Loan Association	18,916		
142	New York and Suburban Co-operative Building and Loan Ass'n (The)	785,900	28,680	6,000
143	New York Co-operative Building and Loan Association (The)	303,127	7,068	5,463
144	New York Edison Savings and Loan Association (The)	474,750	81,670	20,950
145	Polonia Co-operative Savings and Loan Association	20,000		
146	Railroad Brotherhoods' Savings and Building Association	101,950		2,350
147	Railroad Co-operative Building and Loan Association (The)	2,261,384	80,824	30,383
148	Rural Savings and Loan Association	7,900	175	
149	Scandinavian Building and Mutual Loan Ass'n of New York and Brooklyn			
150	Serial Building, Loan and Savings Institution	1,084,643	50,766	40,550
151	Sherman Park Bau-Verein, No. 1	9,000	500	
152	Star Co-operative Building and Loan Association	6,250		
153	Steamship Clerk's Savings and Loan Association	23,950	3,771	24,043
154	Teachers' Building and Loan Association of New York City	353,221	6,894	5,000
155	Teachers' Co-operative Building and Loan Ass'n of the City of New York	113,290	850	
156	Union Square Permanent Co-operative Building and Loan Association	36,450		
157	West End Co-operative Building and Loan Association (Permanent)	375		
158	West Side Mutual Building, Loan and Saving Association of the City of New York	141,800		
Total		\$10,101,720	\$320,507	\$398,973

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

Assets									Number
Shares of Land Bank, State of New York	Land contracts	Real estate	Cash on hand and in bank	Furniture and fixtures	Installments due and unpaid	Interest, premium, fees and fines due and unpaid	Other assets	Total	
		\$20,598	\$57,239				\$1	\$1,291,843	106
		1,509	3,010	\$215			31	255,190	107
								43,345	108
			5,081					277,131	109
			13,996	200				158,704	110
		3,412	4,775	100			1	77,488	111
			214			\$125		14,989	112
			1,765					39,365	113
\$1,000		192	913				38	72,832	114
			186					10,486	115
			6,362	50				131,937	116
	\$6,550	10,877	21,122					591,149	117
		11,600	690					12,290	118
			16,021					154,921	119
			41					53,681	120
			3,567	50				89,417	121
			792	40				71,532	122
			608					608	123
\$1,000	\$6,550	\$48,183	\$136,382	\$655		\$125	\$71	\$3,346,908	
			\$4,241				\$5	\$262,656	124
			4,298	\$465			1	205,914	125
			2,010					32,785	126
			\$10,549	\$465			\$6	\$501,355	
\$1,000		\$3,120	\$2,002	\$41			\$1	\$73,706	127
6,000	\$5,064	5,000	26,479				8,631	1,268,063	128
3,000	3,085	636,763	25,371	2,666		\$4,266	3,346	964,112	129
			217					17,957	130
		2,062	3,030	300			2	66,828	131
1,000	4,337	111,400	416	100			25	125,633	132
10,000			5,138	1				164,684	133
			387					387	134
			441	26			642	15,263	135
10,000	53,815	110,675	62,763	700		364	798	2,997,279	136
1,000	5,776	33,384	3,753	300		117	82	151,140	137
			1,268	75		105	1	8,418	138
		2,279	829				1	3,109	139
1,000			2,243	120		30	121	34,214	140
	6,685	40,607	2,738	200		440	68	69,654	141
		10,000	2,221			7,115	850	839,766	142
	5,900	34,907	2,715			3,379	707	363,288	143
1,000		3,527	11,197		\$1,036	1,089	2,268	547,437	144
			3,206	75				23,281	145
			4,280					108,580	146
	21,682	32,526	34,092	1,250		3,097	102	2,465,340	147
			4,673				80	12,828	148
	1,000	4,731	170	50			136	6,087	149
10,000	10,026	32,591	30,156			7,500	7,665	1,282,897	150
			1,399					10,899	151
		4,097	344				1	10,692	152
			2,154	84		294	2	54,298	153
		112,406	8,440					485,961	154
	3,075	19,150	4,526	150			31	141,072	155
			2,436	250			17	39,153	156
		13,701	328	125				14,529	157
	5,700	2,500	460			38	2	150,500	158
\$44,000	\$125,645	\$1,215,426	\$249,872	\$6,513	\$1,036	\$27,784	\$25,579	\$12,517,055	

The name of the next association in alphabetical order first appears on page 440.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOC				
MONROE COU					
106	Columbia Banking, Saving and Loan Assoc				
107	Consolidated Saving and Loan Association				
108	Despatch Co-operative Savings and Loan A				
109	Dime Banking and Loan Association				
110	Equity Co-operative Savings and Loan Ass				
111	Fairport Permanent Loan Association				
112	Genesee Falls Permanent Savings and Loan				
113	Home-Builders' Co-operative Savings and L				
114	Homestead Loan Association				
115	Hudson Street Permanent Saving and Loan				
116	Pinnacle Avenue Savings and Loan Associa				
117	Profit Loan Association				
118	Security Loan Association				
119	Twentieth Ward Co-operative Savings and				
120	Union Permanent Savings and Loan Associ				
121	United Permanent Savings and Loan Assoc				
122	Wadsworth Dime Banking, Aid and Loan				
123	Western Savings and Loan Association (Th				
	Total.....				
NASSAU COU					
124	Hempstead Co-operative Building and Los				
125	Port Washington Building and Loan Assoc				
126	Rockville Centre Savings and Loan Associa				
	Total.....				
NEW YORK COUNTY					
127			\$56,641		\$5,210
128	of New York City.	1,087,710			175,007
129		712,799			17,626
130	an Association....	13,455			1,089
131		50,714			3,029
132		46,844	\$31,343		18,207
133		107,281			
134					
135	Association (The).	12,975			1,145
136		2,454,581			
137	of New York (The)	118,041			18,400
138		5,896			1,350
139		2,255			
140		32,097			1,754
141	in	60,516			
142	Association (The)	642,374			121,791
143	(The).	256,653			60,103
144		485,789	1,319		55,246
145		22,087			224
146		76,962			20,775
147	in)	2,345,642			205,453
148		12,081			663
149	ork and Brooklyn.	3,710	1,235		1,105
150		1,028,829			51,162
151		6,842			1,220
152		5,570			3,361
153		42,506			2,544
154	ity.	302,338	42,700		53,913
155	City of New York.	85,828	18,980		17,574
156	an Association	30,518			6,316
157	permanent)	9,828	1,500		
158	on of the City of				
		135,441	1,408		
	Total	\$10,119,653	\$98,536		\$775,344

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

LIABILITIES									Number
Balance due borrowers on mortgage loans	Prior mortgages	Borrowed money	Advances by Land Bank	Undivided profits	Guaranty fund	Unearned or rebatable premium	Other liabilities	Total	
\$900				\$36,283	\$65,000	\$62,472	\$3,742	\$1,291,843	106
275		\$3,000		4,214	7,546		2	255,100	107
		2,000		1,923	372		50	43,345	108
				14,675	12,000	5,953	1	277,131	109
				55	4,965		1	158,704	110
		2,500		2,521	2,172		2	77,488	111
				88	937	319	2	14,989	112
1,500				2,383	434		2	39,365	113
		8,000		2,604	2,296	975	82	72,832	114
				452	509	222	2	10,486	115
			\$10,000	2,729	5,600	3,692	3	131,937	116
				42,858	17,050		1	591,149	117
	\$4,800			882	909		1	12,290	118
				5,689	2,884		1	154,921	119
				1,323	1,213	1,428	2	53,681	120
				1,275	2,500		1	89,417	121
		1,250		2,604	3,250		1	71,532	122
				408			200	608	123
\$2,675	\$4,800	\$16,750	\$10,000	\$122,966	\$129,637	\$75,061	\$4,096	\$3,346,908	
\$2,000		\$10,000		\$7,037	\$5,473		\$7	\$262,656	124
		4,000		7,332	5,871		361	205,914	125
				115	1,800			32,785	126
\$2,000		\$14,000		\$14,484	\$13,144		\$368	\$501,355	
\$21,700		\$5,104	\$2,400	\$1,883	\$2,136		\$332	\$73,706	127
14,651	\$44,200	27,500		4,705	28,500		381	1,268,063	128
		3,350		104,532	10,172		32,634	964,112	129
					62		1	17,957	130
	25,000			1,107	2,248		239	66,828	131
1,150			45,000	1,047	2,565		627	125,633	132
				3,840	6,500		913	164,684	133
				387				387	134
				416	727			15,263	135
15,536		230,072	190,000	55,173	47,200		4,717	2,997,279	136
		8,800		2,861	3,006		2	151,140	137
					375		597	8,418	138
				604	250			3,109	139
				131	200		2	34,214	140
				448	2,055		635	69,654	141
6,400		35,005		7,284	26,000		912	839,766	142
21,300				2,916	18,000		4,466	363,288	143
				1,061	3,854		188	547,437	144
				479	418		23	23,281	145
				3,230	7,526		84	108,580	146
		33,000		12,766	67,300		1,174	2,465,340	147
				12	52			12,828	148
					15		22	6,087	149
21,240	3,500	36,000	45,000	32,064	35,100		2	1,282,897	150
		800		1,023	301	\$202	1	10,899	151
				211	1,549		1	10,692	152
	4,000	2,000		2,667	261		121	54,298	153
	55,000			12,651	18,762		518	485,961	154
800		9,460		153	8,500		97	141,072	155
				1,010	1,305		2	39,153	156
		3,000		201				14,529	157
		2,500		6,335	4,814		1	150,500	158
\$102,777	\$131,700	\$396,591	\$282,400	\$261,197	\$299,753	\$202	\$48,692	\$12,517,055	

The name of the next association in alphabetical order first appears on page 440.

COMPARATIVE TABLE OF ASSETS, LIABILITIES.

Number	NAME OF ASSOCIATION	Cash on hand January 1, 1917	Debits received	Prior mortgages	Money borrowed
106	ITY				
107	onization	\$112,307	\$426,247		
108	Association	18,157	47,579		\$18,000
109	Association	2,308	7,545		4,300
110	Association	11,339	56,152		5,000
111	Association	19,849	73,111		
112	Association	9	23,248		2,500
113	Association	2,211	1,033		
114	d Loan Association	308	5,886		
115	Association	283	14,467		3,000
116	Association	74	799		
117	Association	10,595	45,393		
118	Association	75,208	122,968		
119	Association	636			
120	nd Loan Association	12,153	90,342		
121	Association	2,007	15,628		
122	Association	6,395	38,540		
123	Association	10,163	16,452		2,000
123	(The)	390			
	Total	\$286,692	\$996,470		\$34,800
NASSAU COUNTY					
124	Hempstead Co-operative Building and Loan Association ..	\$32,676	\$39,722		\$12,000
125	Port Washington Building and Loan Ass'n of Queens County, N. Y.	7,898	35,098		16,300
126	Rockville Centre Savings and Loan Association ..	3,403	4,741		
	Total	\$43,976	\$80,561		\$28,300
127		\$4,647	\$12,775		\$2,000
128	ew York City	61,289	262,680		
129		31,248	107,277	\$20,000	73,780
130	Loan Ass'n	261	7,029		8,875
131	y	1,096	14,237		6,300
132		916	79		
133	k	926	25,676		5,417
134		4,434	908		
135	n Ass'n (The)	182	1,845		500
136		36,539	1,104,781		316,604
137	f N. Y. (The)	8,008	27,877		20,000
138		1,519	853		
139		657			
140		3,862	24,162		
141	tion	385	455		
142	n Ass'n (The)	14,237	155,580		34,000
143	(The)	51,174	56,868		
144		44,101	296,572		
145		525	5,193		
146	nt	14,308	36,086		
147	(The)	13,678	703,397		259,600
148		2,602	2,908		
149	and Brooklyn	170			
150		61,745	346,924		36,600
151		950	1,428		
152		179	187		
153		2,380	15,733		24,500
154	City	19,634	111,913		
155	City of N. Y.	1,961	16,107		
156	an Ass'n	353	6,463		
157	ment)	102	490		1,000
158	ation of the				
	Total	\$387,442	\$3,894,268	\$20,000	\$824,076

NOTE.—The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

RECEIPTS											Number
Mortgages redeemed	Loans on shares repaid	Real estate sold	Fees received	Fines received	Interest received	Premium received	Rent received	Dividends forfeited	Other receipts	Total	
\$254,850		\$5,800	\$232	\$510	\$59,331	\$19,575	\$1,923		\$1,942	\$882,717	106
57,350				142	14,124				3	155,355	107
4,500				21	2,757	6			38	21,475	108
42,700			115	85	15,089				3	130,483	109
25,598	\$1,092		28	22	8,809				1	128,510	110
16,200			23	110	3,520	1,357		\$51	3	47,016	111
100					798				1	4,133	112
4,200			11	10	2,038			87	2	12,542	113
17,232			67	31	3,672	371			3,060	42,283	114
					547				1	1,421	115
15,700			24	10	6,483	1,107		134	2	79,648	116
78,900			13	97	23,027	9,874			30	321,112	117
							980			1,616	118
27,300			309		6,788	1,970		25	3	139,890	119
3,000			25	3	2,634	319			7	24,523	120
14,400			32		4,168	991			2	64,528	121
8,500			26		3,271	1,502			2	41,916	122
					23				1	614	123
\$570,530	\$1,092	\$5,800	\$905	\$1,041	\$157,079	\$37,072	\$2,903	\$297	\$5,101	\$2,099,782	
\$29,920	\$6,057		\$121	\$502	\$12,790	\$853		\$771	\$633	\$136,044	124
25,381	650	\$6,891	43	278	10,912	2,996		1,402	21	108,770	125
400	3,000		2		1,821	211		4	2	13,584	126
\$55,701	\$9,707	\$6,891	\$166	\$780	\$25,523	\$4,060		\$2,177	\$656	\$258,398	
\$6,868	\$2,678				\$3,947				\$4,229	\$37,144	127
79,650	46,284			\$402	66,457		\$313	\$2,186	70,013	589,274	128
68,598	11,115	\$38,965	\$357	48	6,565	\$9,483	31,752	34	227,975	647,197	129
				4	772			12	133	17,066	130
17,350	450				3,365	559			3,253	46,600	131
700				15	496	169	2,647		721	5,743	132
30,300			7	1	9,454	27			121,048	192,855	133
30,000					479			8	1	35,830	134
1,000	628		3	33	849			66	1,563	6,469	135
300,483	24,522	11,578			138,568				451,886	2,466,361	136
18,671	2,113			9	6,187	768	2,134	243	2,162	88,172	137
	8			38	456			20	2	3,196	138
					26		180			873	139
2,500			21		1,476				1,240	33,261	140
300		7,000			1,128	196	1,111		2,456	13,031	141
85,175	10,738		517	158	42,946			1,846	2,069	247,266	142
11,197	8,205	2,650	6	293	14,804	5,658	635	1,690	3,802	156,982	143
13,075	29,687			238	26,289		6	1,087	2,312	413,367	144
3,500	45	4,954			1,205				131	15,553	145
11,800				15	5,052	2,477			234	69,972	146
314,432	66,571	34,968		213	138,318	104	379	447	79,862	1,611,957	147
300	25				559			9	1	6,304	148
										170	149
166,577	52,386	12,121			61,854	105			90,842	828,554	150
	150		1		513				1	3,043	151
4,250					387	148	110		1	5,262	152
400	10,898			20	2,839			69	65,309	122,148	153
9,124	4,791		52	25	20,027	228	5,839	229	25,365	197,227	154
24,680	572		16	10	5,874	73	1,115	206	3,696	54,310	155
1,000					1,993	767			6	10,582	156
1,000					37	21	600		1	3,251	157
21,600		2,951		84	7,340	2,069	266		21	119,603	158
\$1,124,530	\$271,866	\$115,187	\$980	\$1,606	\$570,262	\$22,852	\$47,087	\$8,152	\$1,160,335	\$8,148,643	

The name of the next association in alphabetical order first appears on page 440.

COMPARATIVE TABLE OF ASSETS, LIABILITIES.

	NAME OF ASSOCIATION	Loaned on mortgage	Loaned on shares	Dues repaid on with-drawal	Paid matured shares	Dividends paid on with-drawal
	MONROE COUNTY					
106	Columbia Banking, Saving and Loan Association.....	\$301,200		\$325,154	\$119,749	\$14,577
107	Consolidated Saving and Loan Association.....	92,000		31,439		8,179
108	Despatch Co-operative Savings and Loan Association.....	3,104		7,314		1,229
109	Dime Banking and Loan Association.....	60,900		48,461		5,779
110	Equity Co-operative Savings and Loan Association.....	31,512	\$1,040	73,609		7,249
111	Fairport Permanent Loan Association.....	7,900		16,459	10,542	1,194
112	Genesee Falls Permanent Savings and Loan Association.....			2,865		154
113	Home-Builders' Co-operative Savings and Loan Ass'n.....	7,400		3,209		111
114	Homestead Loan Association.....	12,400		11,333	5,145	742
115	Hudson Street Permanent Saving and Loan Association.....			729		25
116	Pinnacle Avenue Savings and Loan Association.....	17,200		30,026	17,348	827
117	Profit Loan Association.....	151,100		115,553		18,751
118	Security Loan Association.....					
119	Twentieth Ward Co-operative Savings and Loan Ass'n.....	27,600		76,037	11,352	4,559
120	Union Permanent Savings and Loan Association.....	7,100		15,130		1,600
121	United Permanent Savings and Loan Association.....	23,200		34,882		2,000
122	Wadsworth Dime Banking, Aid and Loan Association.....	18,500		19,357		669
123	Western Savings and Loan Association (The).....					
	Total.....	\$761,116	\$1,040	\$811,557	\$164,136	\$67,967
	NASSAU COUNTY					
124	Hempstead Co-operative Building and Loan Association....	\$62,000	\$3,225	\$41,413		\$17,065
125	Pt. Washington Bld. and Loan Ass'n of Queens County, N. Y.	24,150	410	19,981	\$29,743	3,565
126	Rockville Centre Savings and Loan Association.....	2,300		1,101	4,931	86
	Total.....	\$88,450	\$3,635	\$62,495	\$34,674	\$20,696
	NEW YORK COUNTY					
127	American Co-operative Savings and Loan Association.....	\$8,800	\$525	\$15,060	\$587	\$745
128	Bank Clerks' Co-op. Bldg. and Loan Ass'n of New York City	142,750	56,040	158,724	38,600	21,043
129	Bankers' Loan and Investment Company.....	154,773	17,778	58,917	8,000	1,708
130	California Perfume Company Employees' Sav. and L. Ass'n.	7,900		3,088		127
131	Citizens' Saving and Loan Association of New York City...	8,500	560	17,146		1,516
132	Co-operative Building Bank (The).....			176	400	52
133	Co-operative Savings and Loan Ass'n of New York.....	58,600	50	27,008		
134	Edgehill Co-operative Savings and Loan Association.....			31,362		3,325
135	First Bohemian-Slavonic Co-op. Sav. and Loan Ass'n (The)...		802	1,457		117
136	Franklin Society for Home Building and Savings (The).....	847,679	22,452	850,997		93,577
137	German-American Bldg. and L. A. of the City of N. Y. (The)	17,600	1,073	37,965		4,215
138	Greenwich Building and Loan Association.....		500	872		392
139	Harlem River Building, Loan and Savings Association.....					
140	Manhattan Savings and Loan Association.....	14,300	150	14,266		329
141	Mount Morris Co-operative Building and Loan Ass'n.....	6,000		1,137		
142	New York and Suburban Co-op. Bldg. and Loan Ass'n (The)	171,390	17,241	72,111	28,255	8,585
143	New York Co-operative Building and Loan Ass'n (The).....	47,734	4,179	47,905	31,750	5,059
144	New York Edison Savings and Loan Association (The).....	133,950	36,740	196,639	501	6,808
145	Polonia Co-operative Savings and Loan Association.....	3,800		6,430		111
146	Railroad Brotherhoods' Savings and Building Association...	6,000		48,618		6,288
147	Railroad Co-operative Building and Loan Ass'n (The).....	438,701	81,146	568,384	7,091	10,243
148	Rural Savings and Loan Association.....			1,117	202	48
149	Scandinavian Bldg. and Mut. L. Ass'n of N. Y. and Brooklyn					
150	Serial Building, Loan and Savings Institution.....	262,838	80,688	256,617		18,376
151	Sherman Park Bau-Verein, No. 1.....		500	10	1,018	
152	Star Co-operative Building and Loan Association.....			2,000	1,724	959
153	Steamship Clerks' Savings and Loan Association.....	3,000	8,539	9,130		343
154	Teachers' Building and Loan Ass'n of New York City.....	3,000	2,925	74,375	73,750	17,136
155	Teachers' Co-op. Bldg. and Loan Ass'n of the City of N. Y...	17,300	900	12,464	8,062	973
156	Union Square Permanent Co-op. Building and Loan Ass'n...	1,000		5,665		213
157	West End Co-op. Building and Loan Ass'n (Permanent).....			1,000		
158	West Side Mut. Bldg., L. and S. Ass'n of the City of N. Y...	37,700		44,368		
	Total.....	\$2,393,313	\$332,788	\$2,564,908	\$199,940	\$203,245

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.—(Continued)

DISBURSEMENTS												Number
Cash dividends paid on income and accumulative prepaid shares	Paid borrowed money and prior mortgages	Paid interest on borrowed money and prior mortgages	Paid for real estate	Paid salaries and clerk hire	Paid advertising, printing and postage	Paid rent	Paid repairs to real estate	Paid taxes, insurance, etc.	Other disbursements	Cash on hand December 31, 1917	Total	
\$11,086			\$9,979	\$2,411	\$177	\$120	\$2,069	\$879	\$38,115	\$57,239	\$882,717	106
	\$16,500	\$182	1,509	1,664	51	200		12	609	3,010	155,355	107
15	9,300	254		150	12				37		21,475	108
2,565	5,000	115		1,775	119	60			628	5,081	130,483	109
				896	15	106			87	13,996	128,510	110
	1,900	92	3,605	454	33				62	4,775	47,016	111
321				507	3	38			31	214	4,133	112
				15	1				41	1,765	12,542	113
1,493	5,000	599		661		455		44	3,498	913	42,283	114
62				369	3	12			31	186	1,431	115
	6,000	528		871		117			367	6,362	79,648	116
			6,000	1,987	163	120		28	5,916	21,122	321,112	117
		288		57				372	11	690	1,616	118
				1,103	72	50		253	3,096	16,021	139,890	119
				358	20	52			130	41	24,523	120
				553	36	43			45	3,567	64,528	121
1,295	750	20		494					39	792	41,916	122
									6	603	614	123
\$16,837	\$44,450	\$2,078	\$21,093	\$14,325	\$705	\$1,373	\$2,350	\$1,624	\$52,749	\$136,382	\$2,099,782	
992	\$2,000	\$90		\$670	\$40	\$100			\$5,175	\$4,241	\$136,044	124
	17,200	201	\$5,889	1,333	56	150	\$348	\$110	1,395	4,298	108,770	125
				100	8	35			3,013	2,010	13,584	126
992	\$19,200	\$281	\$5,889	\$2,103	\$104	\$285	\$348	\$110	\$9,583	\$10,549	\$258,398	
\$1,133		\$370		\$250	\$84	\$240	\$65	\$164	\$7,119	\$2,002	\$37,144	127
5,700			\$2,000	3,845	612		136	162	133,143	26,479	589,274	128
6,417	\$108,780	7,259	10,636	9,991	4,018	1,250	5,554	10,573	214,172	25,371	647,197	129
	5,525	211				5			13	217	17,086	130
1,596	8,800	31		660	53	183		24	4,501	3,030	46,600	131
		625		1,566	105	686		985	247	416	5,743	132
3,655	15,417	1,609		687	177	500			80,014	5,138	192,855	133
470				32		45			9	387	35,830	134
	1,100	70		123	28	14			2,317	441	6,469	135
1,527	212,932	10,411	7,241	12,292	7,360	3,600	514	2,049	330,968	62,763	2,466,361	136
1,444	14,500	357		1,482	136	240	1,190	1,264	3,143	3,753	88,172	137
					11	120			33	1,268	3,196	138
					2				9	829	873	139
				70	22	6			1,872	2,243	33,261	140
				600	128	165			497	2,738	13,031	141
1,794	32,000	1,654		3,119	760	600			7,323	2,221	347,266	142
112			2,600	3,867	389	650			9,223	2,715	156,982	143
			3,527						543	23,432	413,367	144
955				222	8	60			761	3,206	15,553	145
				1,576	37	300			2,573	4,280	69,972	146
88	316,600	2,438	42,892	10,350	544	2,499	2,571	1,032	92,886	34,092	1,611,957	147
225				25					14	4,673	6,304	148
										170	170	149
16,347	3,250	3,129	12,592	5,245	1,046		864	1,605	135,793	30,156	828,554	150
		40		50	16				10	1,399	3,043	151
					2	2			93	344	5,262	152
110	24,500	362		90	17				73,853	2,154	122,148	153
430			2,100	2,000	132	435	5,221		7,283	8,440	197,227	154
	2,380	607		1,599	42	200	313	487	3,957	4,526	54,310	155
484				420	10	275			79	2,436	10,582	156
		120			8		97	1,499	199	328	3,251	157
1,433	31,600	362	2,206	508	93	124	82	311	366	460	119,603	158
\$45,920	\$777,884	\$29,665	\$85,794	\$60,709	\$15,840	\$12,199	\$18,252	\$22,419	\$1,135,892	\$249,872	\$8,148,643	

The name of the next association in alphabetical order first appears on page 440.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

NOTE.—The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

MISCELLANEOUS ITEMS														
Shares held by non-bor- rowing members	Female shareholders	Shares held by females	Dividends credited to members on instal- ment shares in 1917	Dividends credited to members and paid in cash on other shares in 1917	Filed and unpaid with- drawals Dec. 31, 1917	Shares matured in 1917	Operating expenses for the year paid	Operating expenses for the year unpaid	Amount of mortgages on property in this State	Amount of mortgage loans on farm property	Number of foreclosures commenced in 1917	Number of foreclosures completed in 1917	No. of parcels of real es- tate taken during year	Number
18,468	1,009	10,631	\$46,077	\$11,086		\$119,749	\$2,748		\$1,189,200	\$6,500	7	4	4	106
2,084	138	849	12,807				2,176		250,425	12,200	1	1	1	107
614	9	128	1,752	15			162	\$11	41,900					108
4,318	343	5,119	3,086				1,954		272,050				2	109
4,802	120	1,217	7,473	7,956			1,057		143,676					110
1,076	54	356	3,902			10,541	487		69,200	1,800	5	3	2	111
132	5	61	244	339			549		14,650					112
315	14	88	1,536				25		36,100					113
618	47	377	1,446	1,493		5,145	1,385		70,689	10,798	3	1		114
48	9	68	216	92			384		10,300					115
639	182	849	5,409			17,348	1,070		125,525					116
3,206	259	2,999	25,111				2,285		547,600		10	1	1	117
118	3	11			\$4,726		57							118
5,549	268	2,035	8,277			11,352	1,261		135,900					119
704	54	241	2,134				490		53,640					120
1,206	101	501	4,266				657		85,800					121
792	39	299	2,342	1,295			503		70,700					122
														123
44,689	2,654	25,829	\$126,078	\$22,276	\$4,726	\$164,135	\$17,250	\$11	\$3,117,355	\$31,298	26	10	10	
2,199	182	976	\$13,342	\$92			\$867		\$243,800					124
2,173	135	1,115	12,877			\$29,743	1,649		197,350			3	2	125
208	22	199	2,034			4,931	143		27,000					126
4,580	339	2,290	\$28,253	\$92		\$34,674	\$2,659		\$468,150			3	2	
1,222	44	328	\$1,570	\$1,026		\$587	\$608		\$40,175		1	1		127
17,165	837	6,022	52,607	5,700		38,600	6,247		428,889		1		1	128
21,823	450	4,500	2,126	16,137		8,000	16,260	\$31	238,221		1	1	1	129
537	54	239	659				17		7,900					130
400	36	125	1,218	1,596			1,002		30,489					131
2,658	89	561			\$20,204	1,000	2,422		5,100					132
2,617	106	2,107	1,364	3,685			1,851		123,750	\$4,000				133
			856	470			77							134
104	15	42	764				158		12,000					135
174,076				95,104			26,657	250	644,450	13,350	9	4	4	136
1,334	38	134	4,654	1,444			2,079		88,661		1		1	137
149	25	111	331				151							138
99							2							139
670	26	136	864	260			140		10,500					140
3,018	118	990			54,337		948	8	12,916					141
9,415	825	6,691	34,506	1,794		28,255	4,517		772,500					142
3,961	230	1,522	15,491	112		31,750	5,101		284,877		1	1		143
6,584	236	1,030	21,211	5,750		1,821	556		369,630		1	1	1	144
462	53	311	50	1,030			640		20,000					145
2,065	107	688	5,323				1,961		68,450					146
62,320			30,896	80,218		7,091	14,486		1,892,851		7	5	5	147
490	12	95	251	247		202	26			7,900				148
80	1	5												149
26,882	1,449	12,477	9,012	37,874			6,957		419,047	33,159	2	2	3	150
62	1	3	387			1,018	66		9,000					151
82			533				15							152
796	35	195	1,194	277			184		18,700					153
4,381	798	3,918	14,207	430		72,525	3,026		249,688		2	1	1	154
1,109	179	893	3,335			5,530	1,981		99,490					155
416	38	115	1,092	484			748		29,800					156
142	7	37			11,173		14		375					157
2,130	107	1,513	5,737	1,433		274	762		59,600		2	1	1	158
347,240	5,915	44,788	\$210,238	\$255,071	\$85,714	\$196,653	\$99,659	\$289	\$5,937,059	\$58,409	28	17	18	

The name of the next association in alphabetical order first appears on page 440.

*No separate record kept.

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION	Loans on bond and mortgage	Loans on shares	Stocks and bonds
NIAGARA COUNTY				
159	Home Co-operative Savings and Loan Association	\$78,390	\$1,550	\$4
160	Lockport Saving and Loan Association	179,890	5,200	7.04
161	Niagara Permanent Savings and Loan Association (The)	3,031,152	104,231	10.54
	Total	\$3,289,432	\$110,981	\$18.04
ONEIDA COUNTY				
162	Cornhill Building and Loan Association	\$520,150	\$14,055	\$4.54
163	Homestead Aid Association of Utica (The)	4,001,184	185,847	61.34
164	Homestead Aid Association of Whitestown, N. Y. (The)	80,202	1,130	.....
165	Mutual Savings, Loan and Building Association of Rome, N. Y.	420	.....	1.54
166	Oriskany Falls Co-operative Savings and Loan Association	33,800	.....	.....
	Total	\$4,635,756	\$201,032	\$67.34
ONONDAGA COUNTY				
167	Fair City Co-operative Savings and Loan Association	\$6,500	\$2,010	.....
168	Syracuse Co-operative Savings and Loan Association	234,400	20,245	.....
	Total	\$240,900	\$22,255	.....
ONTARIO COUNTY				
169	Geneva Permanent Loan and Saving Association	\$1,000,786	\$44,957	\$11.4
ORANGE COUNTY				
170	Building and Loan Association of Newburgh, N. Y. (The)	\$361,850	\$10,110	.....
171	Co-operative Loan and Savings Society	401,350	6,450	\$1.0
172	Goshen Co-operative Savings and Loan Association (The)	71,500	950	.....
173	Homestead Building and Loan Association	257,215	18,900	17.7
174	Orange County Building and Loan Association, No. 2 (The)	331,400	.....	1.0
175	Port Jervis Real Estate and Loan Association	1,052,000	28,975	1.0
176	Port Jervis Savings and Loan Association, No. 1	188,025	3,155	0
177	Union Building and Loan Association of the Town of Woodbury, County of Orange, State of New York	104,100	3,853	2.0
178	Warwick, Monroe and Chester Building and Loan Association	193,480	5,645	10.0
	Total	\$2,960,920	\$78,038	\$33.3
ORLEANS COUNTY				
179	Medina Savings and Loan Association	\$352,982	.....	\$2.0
180	Orleans County Co-operative Savings and Loan Association	5,300	.....	.....
	Total	\$358,282	.....	\$2.0
OSWEGO COUNTY				
181	Dime Building and Loan Association (The)	\$844,430	\$20,940	\$45.2
182	Frontier Permanent Building and Loan Association	38,200	1,900	1.0
183	Lake City Building and Loan Association	220,055	4,750	2.0
184	Reciprocity Building and Loan Association	192,775	.....	3.0
185	Security Building and Loan Association (The)	376,140	46,880	12.5
	Total	\$1,671,600	\$73,970	\$66.7
OTSEGO COUNTY				
186	Oneonta Building and Loan Association (The)	\$801,148	\$28,445	\$5.0

NOTE.— The items given for each association require ten consecutive pages

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

Assets									Number
Shares of Land Bank, State of New York	Land contracts	Real estate	Cash on hand and in bank	Furniture and fixtures	Instalments due and unpaid	Interest, premium, fees and fines due and unpaid	Other assets	Total	
			\$320					\$80,760	159
			8,852	\$125				201,067	160
\$1,000	\$9,113	\$41,000	1,647				\$1,061	3,199,704	161
\$1,000	\$9,113	\$41,000	\$10,819	\$125			\$1,061	\$3,481,531	
			\$340			\$869		\$539,914	162
		\$20,000	44,722			2,867	\$2,159	4,318,148	163
			2,032	\$50		25	15	83,454	164
			2,254					4,174	165
\$1,000			9					34,809	166
\$1,000		\$20,000	\$49,357	\$50		\$3,761	\$2,174	\$4,980,499	
			\$3,437					\$11,947	167
			1,172	\$166	\$364	\$32		256,379	168
			\$4,609	\$166	\$364	\$32		\$268,326	
\$4,000		\$5,791	\$26,150	\$1,684			\$164	\$1,095,022	169
\$2,000			\$820	\$337		\$194	\$41	\$375,352	170
	\$778		3,054	123		1,774	27	414,556	171
			1,277					73,727	172
			11,926	50			137	305,978	173
		\$1,473	3,730	35				337,638	174
	2,713	28,796	43,268	1,059			646	1,158,457	175
	2,252		1,833	320		992	29	197,206	176
		6,646	3,152	45		1,703	2,204	123,703	177
			9,504	95		2,030		220,754	178
\$2,000	\$5,743	\$36,915	\$78,564	\$2,064		\$6,693	\$3,084	\$3,207,371	
			\$12,647				\$1	\$367,610	179
			1,447					6,747	180
			\$14,094				\$1	\$374,357	
\$2,000	\$1,457	\$23,375	\$11,866	\$1,900		\$5,403	\$7,494	\$967,065	181
	400		1,966	75			1	43,545	182
	4,350	10,141	5,604	223			2	247,132	183
	750	2,326	1,501	25		290	396	201,063	184
		18,069	15,985	374		3,854	748	474,050	185
\$2,000	\$6,957	\$53,911	\$36,922	\$2,597		\$9,547	\$8,641	\$1,932,855	
	\$5,677	\$11,840	\$31,374	\$681			\$36	\$884,201	186

The name of the next association in alphabetical order first appears on page 450.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Due shareholders, dues	Due shareholders, matured shares	Due shareholders, dividends credited
NIAGARA COUNTY				
159	Home Co-operative Savings and Loan Association.....	\$64,768		\$10,378
160	Lockport Saving and Loan Association	157,931		26,074
161	Niagara Permanent Savings and Loan Association (The).....	2,722,880		254,981
	Total.....	\$2,945,579		\$291,433
ONEIDA COUNTY				
162	Cornhill Building and Loan Association.....	\$419,940		\$76,661
163	Homestead Aid Association of Utica (The).....	3,153,719	\$9,027	643,939
164	Homestead Aid Association of Whitestown, N. Y. (The).....	49,211		21,836
165	Mutual Savings, Loan and Building Association of Rome, N. Y.	3,849		173
166	Oriskany Falls Co-operative Savings and Loan Association.....	28,728		1,423
	Total.....	\$3,655,447	\$9,027	\$744,057
ONONDAGA COUNTY				
167	Fair City Co-operative Savings and Loan Association.....	\$10,664		\$1,059
168	Syracuse Co-operative Savings and Loan Association.....	198,796		42,266
	Total.....	\$209,460		\$43,325
ONTARIO COUNTY				
169	Geneva Permanent Loan and Saving Association.....	\$767,170	\$39,162	\$155,568
ORANGE COUNTY				
170	Building and Loan Association of Newburgh, N. Y. (The).....	\$221,410		\$31,346
171	Co-operative Loan and Savings Society.....	373,621		22,381
172	Goshen Co-operative Savings and Loan Association (The).....	62,248		6,034
173	Homestead Building and Loan Association.....	221,738		54,953
174	Orange County Building and Loan Association, No. 2 (The).....	291,707		16,674
175	Port Jervis Real Estate and Loan Association.....	1,031,562		95,520
176	Port Jervis Savings and Loan Association, No. 1.....	166,020	\$1,447	23,847
177	Union Building and Loan Association of the Town of Woodbury, County of Orange, State of New York.....	83,044	2,000	16,239
178	Warwick, Monroe and Chester Building and Loan Association.....	179,140		37,828
	Total.....	\$2,630,490	\$3,447	\$304,814
ORLEANS COUNTY				
179	Medina Savings and Loan Association.....	\$312,026		\$40,961
180	Orleans County Co-operative Savings and Loan Association.....	5,650		821
	Total.....	\$317,676		\$41,802
OSWEGO COUNTY				
181	Dime Building and Loan Association (The).....	\$735,041		\$127,933
182	Frontier Permanent Building and Loan Association.....	33,592		8,202
183	Lake City Building and Loan Association.....	176,992		59,724
184	Reciprocity Building and Loan Association.....	158,327		32,919
185	Security Building and Loan Association (The).....	356,554		94,239
	Total.....	\$1,460,506		\$323,017
OTSEGO COUNTY				
186	Oneonta Building and Loan Association (The).....	\$719,495	\$1,250	\$92,789

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

LIABILITIES									Number
Balance due borrowers on mortgage loans	Prior mortgages	Borrowed money	Advances by Land Bank	Undivided profits	Guaranty fund	Unearned or rebatable premium	Other liabilities	Total	
		\$4,121		\$629	\$855		\$0	\$80,760	159
\$1,430		6,500		1,103	8,000		29	201,067	160
		42,000		74,842	105,000		1	3,199,704	161
\$1,430		\$52,621		\$76,574	\$113,855		39	\$3,481,531	
\$2,000		\$12,950		\$12,956	\$13,506		\$901	\$539,914	162
11,100		374,321		15,038	109,446		1,558	4,318,148	163
		10,620		443	1,322		2	83,454	164
				121	25		1	4,174	165
		3,087		624	995		2	24,809	166
\$13,100		\$401,928		\$29,182	\$125,294		\$2,464	\$4,980,499	
				\$18	\$205		\$1	\$11,947	167
		\$1,000		2,699	11,617		1	256,379	168
		\$1,000		\$2,717	\$11,822		\$2	\$268,326	
\$24,493			\$74,800	\$12,805	\$21,001		\$3	\$1,095,022	169
\$3,377	\$7,750	\$63,660	\$38,000	\$558	\$3,890		\$369	\$375,352	170
				3,789	5,044		9,721	414,556	171
1,200				3,751	503		1	73,727	172
51				13,413	14,000		1,823	305,978	173
3,100		6,000		16,009	4,146		2	337,638	174
2,500				8,828	20,045		2	1,158,457	175
				241	4,232		1,419	197,206	176
		12,690		4,565	5,089		76	123,703	177
					3,785		1	220,754	178
\$15,228	\$7,750	\$92,350	\$38,000	\$51,154	\$60,724		\$13,414	\$3,207,371	
				\$5,102	\$9,500		\$1	\$367,610	179
					274		2	6,747	180
				\$5,102	\$9,774		\$3	\$374,357	
\$1,825		\$20,000	\$18,000	\$31,833	\$22,650		\$9,783	\$967,065	181
				480	1,053		218	43,545	182
				24	9,768		624	247,132	183
		1,900		22	5,875	\$2,018	2	201,063	184
600				11,106	11,550		1	474,050	185
\$2,425		\$21,900	\$18,000	\$43,465	\$50,896	\$2,018	\$10,628	\$1,932,855	
\$1,075		\$27,852		\$9,437	\$32,301		\$2	\$884,201	186

The name of the next association in alphabetical order first appears on page 450.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Cash on hand January 1, 1917	Debit received	Prior mortgages	Money borrowed
NIAGARA COUNTY					
159	Home Co-operative Savings and Loan Association . .	\$914	\$24,656	.....	\$5,771
160	Lockport Saving and Loan Association	10,533	53,433	.....	8,509
161	Niagara Permanent Savings and Loan Association (The)	16,318	1,094,678	.....	47,000
	Total	\$27,665	\$1,172,767	.....	\$59,281
ONEIDA COUNTY					
162	Cornhill Building and Loan Association	\$385	\$145,615	.....	\$66,037
163	Homestead Aid Association of Utica (The)	29,830	\$21,292	.....	709,54
164	Homestead Aid Association of Whitesboro, N. Y. (The)	1,169	16,062	.....	29,463
165	Mutual Savings, Loan and Building Association of Rome, N. Y . .	546	15,281	.....
166	Oriskany Falls Co-operative Savings and Loan Association	2,004	14,579	.....	30 162
	Total	\$34,134	\$812,829	.....	\$835,651
ONONDAGA COUNTY					
167	Fair City Co-operative Savings and Loan Association . .	\$1,448	\$4,923	.....
168	Syracuse Co-operative Savings and Loan Association . .	228	57,302	.....	\$4,300
	Total	\$1,776	\$62,315	.....	\$4,300
ONTARIO COUNTY					
169	Geneva Permanent Loan and Saving Association . .	\$8,434	\$925,068	.....
ORANGE COUNTY					
170	Ba ciation of Newburgh, N. Y. (The)	\$572	\$90,783	\$5,550	\$191,764
171	Ct Savings Society	598	80,805	.....	16,000
172	Gt Savings and Loan Association (The)	5,369	11,792	.....	4,700
173	Ht 1 Loan Association	29,613	41,727	.....
174	Ov Savings and Loan Association, No. 2 (The)	3,519	78,706	.....	6,000
175	Pc Savings and Loan Association	33,576	308,453	.....
176	Pc Loan Association, No. 1	6,417	31,364	.....	2,400
177	Ut an Association of the Town of Woodbury, State of New York	5,335	15,832	.....	4,700
178	W Chester Building and Loan Association . .	11,823	39,562	.....	2,000
	Total	\$96,822	\$565,223	\$5,550	\$227 600
ORLEANS COUNTY					
179	Medina Savings and Loan Association	\$24,546	\$101,029	.....	\$5,000
180	Orleans County Co-operative Savings and Loan Association	1,154	845	.....
	Total	\$25,700	\$101,874	.....	\$5,000
OSWEGO COUNTY					
181	Dime Building and Loan Association (The)	\$18,801	\$281,530	.....	\$21,609
182	Frontier Permanent Building and Loan Association		10,061	.....
183	Lake City Building and Loan Association	127	41,173	.....
184	Reciprocity Building and Loan Association	258	40,482	.....	1,000
185	Security Building and Loan Association (The)	5,753	80,786	.....
	Total	\$24,967	\$454,034	.....	\$23 700
OTSEGO COUNTY					
186	Oncosta Building and Loan Association (The) . .	\$10,031	\$347,853	.....	\$35,750

NOTE.— The items given for each association require ten consecutive pages

ECEIPTS, DISBURSEMENTS, ETC.— (Continued)

RECEIPTS											Number
Mortgages redeemed	Loans on shares repaid	Real estate sold	Fees received	Fines received	Interest received	Premium received	Rent received	Dividends forfeited	Other receipts	Total	
\$10,010	\$700		\$221	\$80	\$4,231	\$536		\$264	\$3	\$47,386	159
26,810	4,290		331	175	10,816	622		854	74	114,438	160
254,667	350,378		1,305	105	171,454	18,376	\$3,100	\$1,672	5,809	1,964,762	161
\$291,487	\$355,368		\$1,857	\$360	\$186,501	\$19,534	\$3,100	\$2,790	\$5,886	\$2,126,586	
\$111,425	\$9,650		\$175	\$719	\$23,441	\$8,747		\$415	\$837	\$367,666	162
433,510	89,995		704	1,271	197,038	7,287	\$600	2,135	13,651	2,108,963	163
6,100			24	16	3,133	1,399		2	3	57,401	164
17,993				15	436			30	3	34,304	165
16,200			61	68	2,168				1	65,241	166
\$597,528	\$99,645		\$964	\$2,087	\$226,216	\$17,433	\$600	\$2,582	\$14,495	\$2,683,565	
\$30,350	\$1,435		\$18	\$15	\$538			\$29	\$3	\$8,409	167
	40,185			84	14,949			319	2	127,809	168
\$30,350	\$41,620		\$18	\$99	\$15,487			\$348	\$5	\$136,218	
\$107,733	\$16,604	\$9	\$12	\$29	\$51,576	\$9,190		\$424	\$54,886	\$873,025	169
\$12,300	\$6,420			\$282	\$16,063				\$3	\$293,737	170
30,200	3,575			494	18,319	\$954		\$143	97	151,275	171
4,275	50		\$40	44	3,812			115	2	30,199	172
18,000	5,195		39	17	14,359	1,533		178	18,385	129,046	173
29,300			46	307	15,800		\$156		82	129,005	174
9,108	10,375	\$3,734	83	693	47,437	3,125	2,147		615	410,346	175
27,750	1,515		8	77	7,629	885			1,619	89,564	176
25,230	1,325			557	7,216			94	176	60,530	177
12,950	1,830			111	10,593			359	428	79,676	178
\$59,113	\$30,285	\$3,734	\$216	\$2,582	\$141,228	\$6,497	\$2,303	\$889	\$21,307	\$1,373,378	
\$42,227			\$451	\$957	\$20,710				\$3	\$194,823	179
1,000					337					3,336	180
\$43,227			\$451	\$957	\$21,047				\$3	\$198,159	
\$55,657	\$48,310	\$2,836	\$379	\$96	\$44,917	\$17,626	\$710	\$2,348	\$9,634	\$537,444	181
3,400	2,150		22		1,828	881			240	18,602	182
20,745	3,650		58		11,675	5,579		22	1,167	84,196	183
19,650			29		9,577	982	26		130	73,061	184
50,400	53,789	1,775	151		22,509	11,221	272	606	342	227,586	185
\$12,852	\$107,899	\$4,611	\$638	\$96	\$90,506	\$36,289	\$1,008	\$2,976	\$11,513	\$940,889	
\$2,007	\$22,927		\$209	\$1,151	\$47,113	\$2,104	\$917	\$614	\$3,242	\$563,924	186

The name of the next association in alphabetical order first appears on page 450.

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION					
		Loaned on mortgage	Loaned on shares	Dues repaid on with- drawal	Paid matured shares	Dividends paid on with- drawal
NIAGARA COUNTY						
159	Home Co-operative Savings and Loan Association.....	\$27,820	\$500	\$8,491	.....	\$68
160	Lockport Saving and Loan Association.....	40,170	5,720	29,507	\$18,070	3.95
161	Niagara Permanent Savings and Loan Association (The)....	892,460	353,879	405,745	224,023	6.68
	Total.....	\$960,450	\$360,099	\$443,743	\$242,093	\$11.30
ONEIDA COUNTY						
162	Cornhill Building and Loan Association.....	\$116,450	\$10,560	\$47,726	\$71,500	\$3.21
163	Homestead Aid Association of Utica (The).....	586,005	101,934	270,947	393,973	48.33
164	Homestead Aid Association of Whitestown, N. Y. (The)....	16,450	.....	5,907	7,400	3.33
165	Mutual Savings, Loan and Building Association of Rome, N. Y.	.....	.....	27,727	.....	57
166	Oriskany Falls Co-operative Savings and Loan Association..	6,100	.....	23,710	.....	.....
	Total.....	\$725,005	\$112,494	\$376,017	\$472,873	\$60.51
ONONDAGA COUNTY						
167	Fair City Co-operative Savings and Loan Association.....	.....	\$1,235	\$2,321	\$1,205	\$16
168	Syracuse Co-operative Savings and Loan Association.....	\$42,400	44,815	8,613	19,193	1.35
	Total.....	\$42,400	\$46,050	\$10,934	\$20,398	\$1.49
ONTARIO COUNTY						
169	Geneva Permanent Loan and Saving Association	\$228,061	\$25,216	\$477,093	\$28,127	\$33.45
ORANGE COUNTY						
170	Building and Loan Association of Newburgh, N. Y. (The)...	\$104,720	\$7,745	\$21,050	\$7,389	\$1.97
171	Co-operative Loan and Savings Society.....	87,450	650	29,772	400	3.27
172	Goshen Co-operative Savings and Loan Association (The)...	18,850	950	3,165	.....	41
173	Homestead Building and Loan Association.....	44,618	4,660	5,282	26,660	58
174	Orange County Building and Loan Association, No. 2 (The)	76,200	.....	31,255	5,425	1.45
175	Port Jervis Real Estate and Loan Association.....	209,258	18,802	95,803	.....	7.90
176	Port Jervis Savings and Loan Association, No. 1.....	26,425	2,295	30,664	18,400	4.15
177	Union Building and Loan Association of the Town of Wood- bury, County of Orange, State of New York.....	14,980	1,368	7,204	19,228	2.21
178	Warwick, Monroe and Chester Building and Loan Association	30,500	1,865	6,434	15,609	1.08
	Total.....	\$613,001	\$38,335	\$230,629	\$93,111	\$23.13
ORLEANS COUNTY						
179	Medina Savings and Loan Association.....	\$55,855	.....	\$44,541	\$70,016	\$3.27
180	Orleans County Co-operative Savings and Loan Association.	400	.....	1,206	.....	16
	Total.....	\$56,255	.....	\$45,747	\$70,016	\$3.43
OSWEGO COUNTY						
181	Dime Building and Loan Association (The).....	\$114,525	\$17,800	\$175,760	\$65,700	\$47.40
182	Frontier Permanent Building and Loan Association.....	5,950	2,600	5,609	.....	46
183	Lake City Building and Loan Association.....	9,250	5,800	38,170	.....	12.42
184	Reciprocity Building and Loan Association.....	16,275	.....	40,166	.....	7.84
185	Security Building and Loan Association (The).....	20,442	57,155	25,679	73,225	3.05
	Total.....	\$166,442	\$83,355	\$285,384	\$138,925	\$71.22
OTSEGO COUNTY						
186	Oneonta Building and Loan Association (The).....	\$217,900	\$24,431	\$145,817	\$64,600	\$35.67

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

DISBURSEMENTS												Number
Cash dividends paid on income and accumulative prepaid shares	Paid borrowed money and prior mortgages	Paid interest on borrowed money and prior mortgages	Paid for real estate	Paid salaries and clerk hire	Paid advertising, printing and postage	Paid rent	Paid repairs to real estate	Paid taxes, insurance, etc.	Other disbursements	Cash on hand December 31, 1917	Total	
	\$8,397	\$337		\$270	\$48				\$545	\$320	\$47,386	159
		21		800	126	\$100			7,115	8,852	114,438	160
\$50,468	5,000	460		9,464	931	1,293	\$204	\$708	11,788	1,647	1,964,762	161
\$50,468	\$13,397	\$818		\$10,534	\$1,105	\$1,393	\$204	\$708	\$19,448	\$10,819	\$2,126,586	
	\$104,152	\$2,389		\$950	\$17	\$2			\$5,362	\$340	\$367,666	162
	560,090	14,932		5,000	252			\$430	73,279	44,722	2,108,953	163
	21,673	341		150				86	26	2,032	57,401	164
	1,892	29		206	32				1,593	2,254	34,304	165
	34,600	657		60	15				90	9	65,241	166
	\$731,407	\$18,348		\$6,366	\$316	\$2		\$516	\$80,350	\$49,357	\$2,633,565	
		\$2		\$50	\$17				\$41	\$3,437	\$8,409	167
	\$7,200	67		2,303	32	\$399			256	1,172	127,809	168
	\$7,200	\$69		\$2,353	\$49	\$399			\$297	\$4,609	\$136,218	
\$428	\$7,000	\$3,396		\$7,208	\$1,325	\$1,000			\$34,538	\$26,150	\$873,025	169
\$1,293	\$142,460	\$3,898		\$750	\$191				\$1,449	\$820	\$293,737	170
8,202	16,000	240		867	80	\$100			1,183	3,054	151,275	171
670	4,700	31		100	11				33	1,277	30,199	172
				625	40	66			34,377	11,928	129,046	173
7,076		45	\$1,907	634	25	75	\$27	\$35	1,086	3,730	129,005	174
26,594				2,994	139	80	1,825	1,132	2,243	43,268	410,346	175
1,940	2,400	156		382	16	75			791	1,833	89,564	176
	3,700	778	2,000	325	26	60	28	87	5,379	3,152	60,530	177
	3,650	41		370	112	60			10,439	9,504	79,676	178
\$46,082	\$172,910	\$5,189	\$3,907	\$7,047	\$640	\$516	\$1,880	\$1,254	\$57,180	\$78,564	\$1,373,378	
	\$5,000	\$15		\$1,140	\$202	\$24			\$2,105	\$12,647	\$194,823	179
				100		6			16	1,447	3,836	180
	\$5,000	\$15		\$1,240	\$202	\$30			\$2,121	\$14,094	\$198,159	
\$11,644	\$21,600	\$1,813	\$11,341	\$4,136	\$435		\$151	\$916	\$52,351	\$11,866	\$537,444	181
				244	2	\$60			1,710	1,966	18,602	182
1,358			7,800	840	11	96	132	501	2,214	5,604	84,196	183
1,187			1,362	951	15	90			3,630	1,501	73,061	184
2,108		13	13,748	1,133	44	200	143	1,039	13,615	15,985	227,586	185
\$16,297	\$21,600	\$1,826	\$34,251	\$7,304	\$507	\$446	\$426	\$2,456	\$73,520	\$36,922	\$940,889	
\$4,243	\$39,110	\$1,458		\$2,718	\$487	\$240	\$266	\$282	\$5,325	\$31,874	\$563,924	186

The name of the next association in alphabetical order first appears on page 450.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Shares in force January 1, 1917	Shares issued during the year	Shares withdrawn during the year	Shares in force December 31, 1917	Borrowing members	Shares held by borrowing members	Non-borrowing members
NIAGARA COUNTY								
159	Home Co-operative Savings and Loan Association	1 02				89	908	38
160	Lockport Saving and Loan Association	3 43				87	1,437	436
161	Niagara Permanent Savings and Loan Association (The)	52 13				82	1,383	24,637
	Total	57 08				89	1,646	26,677
ONEIDA COUNTY								
162	Cornell Building and Loan Association	14 924	3,237	2,007	15,584	273	5,580	710
163	Homestead Aid Association of Utica (The)	81 645	14,325	10,400	85,573	2,829	41,709	3,110
164	Homestead Aid Association of Whitesboro, N. Y. (The)	1,075	256	45	1,386	57	431	113
165	Mutual Savings, Loan and Building Assn. of Rome, N. Y.	582		369	213	1	4	6
166	Oriskany Falls Co-operative Savings and Loan Ass'n	905	244	224	825	31	338	70
	Total						63	4,043
ONONDAGA COUNTY								
167	Four City Co-operative Savings and Loan Association						22	87
168	Syracuse Co-operative Savings and Loan Association						94	336
	Total						16	367
ONTARIO COUNTY								
169	Geneva Permanent Loan and Saving Association						36	2,486
ORANGE COUNTY								
170	of Newburgh, N. Y. (The)						62	328
171	its Society						39	507
172	and Loan Association (The)						79	91
173	in Association						40	280
174	Loan Assn. No. 2 (The)						57	368
175	Loan Association						47	1,225
176	Association, No. 1						21	137
177	Association of the Towns of Wood- state of New York						66	180
178	or Building and Loan Assn.						61	325
	Total						92	3,623
ORLEANS COUNTY								
179	Medina Savings and Loan Association						66	961
180	Orleans County Co-operative Savings and Loan Assn.						30	24
	Total						96	985
OSWEGO COUNTY								
181	Dime Building and Loan Association (The)						79	1,586
182	Frontier Permanent Building and Loan Association						48	72
183	Lake City Building and Loan Association						19	276
184	Reciprocity Building and Loan Association						77	247
185	Security Building and Loan Association (The)						67	673
	Total						60	3,153
OTSEGO COUNTY								
186	Oneonta Building and Loan Association (The)						30	1,003

NOTE.—The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, Etc.— (Continued)

MISCELLANEOUS ITEMS														
Rowing members	Female shareholders	Shares held by females	Dividends credited to members on instalment shares in 1917	Dividends credited to members and paid in cash on other shares in 1917	Filed and unpaid withdrawals Dec. 31, 1917	Shares matured in 1917	Operating expenses for the year paid	Operating expenses for the year unpaid	Amount of mortgages on property in this State	Amount of mortgage loans on farm property	Number of foreclosures commenced in 1917	Number of foreclosures completed in 1917	No. of parcels of real estate taken during year	Number
1,427	71	399	\$4,193				\$326		\$78,390					159
2,570	322	1,402	10,598			\$18,070	1,026		179,890					160
19,255	3,019	22,245	93,908	\$50,468		224,023	12,679		3,081,152			1		161
13,252	3,412	24,046	\$108,699	\$50,468		\$242,093	\$14,031		\$3,289,432			1		
9,976	406	5,564	\$24,983			\$71,500	\$1,149		\$518,150		5	1		162
13,364	2,071	29,829	172,319			393,973	7,351	\$247	4,001,184		2	2		163
857	59	321	3,499			7,400	150		80,202					164
309	*	*	131				273		420					165
487	30	174	1,423				75		33,800					166
55,393	2,566	35,888	\$202,355			\$472,873	\$8,998	\$247	\$4,633,756		7	3		
228	12	61	\$499			\$1,205	\$79		\$6,500					167
1,706	*	*	11,020			19,193	2,933		234,400					168
1,934	12	61	\$11,519			\$20,398	\$3,012		\$240,900					
15,534	1,252	9,882	\$20,943	\$19,864		\$10,131	\$9,858		\$1,000,786	\$118,113				169
2,174	185	1,151	\$9,305	\$1,480		\$7,389	\$1,004		\$381,850	\$3,100				170
3,559	272	1,167	6,565	8,070		400	1,098		401,350		1	2		171
724	84	185	2,379	670			111		70,300					172
2,240	159	817	14,337			26,660	791		257,215		1			173
3,240	242	1,397	5,449	7,218		5,425	770		331,400			1	1	174
12,136	829	6,492	14,092	31,148			4,037		1,039,600		7			175
503	74	503	5,609	2,359		19,784	565		188,025	4,000				176
825	94	606	5,730			15,174	417		104,100		1	1	1	177
2,208	180	739	10,118			15,609	578		193,480					178
25,209	2,069	13,057	\$73,584	\$50,945		\$90,441	\$9,371		\$2,947,320	\$7,100	10	4	2	
5,733	605	2,476	\$20,318			\$70,016	\$1,366		\$352,962	\$4,240	1			179
104	4	11	206				106		5,300					180
5,837	609	2,487	\$20,524			\$70,016	\$1,472		\$358,262	\$4,240	1			
19,524	1,220	10,671	\$41,566	\$11,648		\$65,700	\$5,579		\$844,480	\$70,700	3	4	3	181
1,277	30	489	2,228				355		38,200					182
3,752	120	1,853	13,294	1,358			1,019		220,055		2	2	3	183
3,741	145	1,395	7,867	1,187			1,127		192,775		1	1	1	184
9,953	363	4,696	28,400	2,108		73,225	1,437		376,140		1	2	4	185
38,247	1,878	19,104	\$93,355	\$16,301		\$138,925	\$9,517		\$1,671,600	\$70,700	7	9	11	
6,142	539	2,894	\$28,360	\$9,714		\$58,800	\$3,553		\$801,148	\$64,850	1			186

The name of the next association in alphabetical order first appears on page 450.
* No separate record kept

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION			
		Loans on bond and mortgage	Loans on shares	Stocks and bonds
QUEENS COUNTY				
187	Central Permanent Building and Loan Association (The).....	\$102,150	\$673	
188	Columbia Building and Loan Association	188,375	3,360	
189	Flushing Co-operative Savings and Loan Association.....	38,692	400	
190	Long Island City Building and Loan Association.....	309,870	6,103	
191	Long Island Savings and Investment Association.....	47,148	2,500	
192	Queens County Co-operative Savings and Loan Association ..	46,373	2,570	
193	Rockaway Savings and Loan Association	22,300		
194	Whitestone Co-operative Savings and Loan Association.....	240,000	14,341	
Total.....		\$964,806	\$30,951	
RENSSELAER COUNTY				
195	Castleton Building, Savings and Loan Association	\$36,700	\$1,500	
196	Industrial Building-Loan and Savings Association of Troy	204,800	957	
197	Permanent Savings and Loan Association of Housick Falls, N. Y. ..	123,175	3,600	\$33.1
198	Pioneer Building-Loan and Savings Association of Troy (The).....	3,799,040	124,177	11.1
199	Troy Co-operative Savings and Loan Association ..	240,650	8,560	10.6
Total.....		\$4,404,365	\$137,794	\$55.1
200		\$691,100	\$26,485	\$10.4
201		178,800	7,650	5.4
202		718,281	14,946	11.7
203		274,700	1,325	24.6
204		348,000	9,800	15.6
205		514,350	9,205	12.1
206		18,000		8
207		56,650	1,880	2.6
208		1,080,000	24,195	19.4
209		26,350	228	
210		428,300	9,200	45.6
211		28,650	935	1.8
212		417,550	21,017	3.3
213		771,255	24,012	10.3
Total.....		\$5,550,586	\$150,878	\$196.2
ROCKLAND COUNTY				
214	Co-operative Savings and Loan Association of Spring Valley ..	\$156,900	\$100	\$10.6
215	Home Building and Loan Association of Spring Valley	113,000	2,670	9
216	Nyack Building, Co-operative Savings and Loan Association ..	451,215	7,647	11.9
217	Orangetown Savings and Loan Association	33,200		
218	Park Co-operative Savings and Loan Association of Pearl River, New York (The)	225,450	6,620	10.6
219	Provident Building and Loan Association of Haverstraw, N. Y., Inc. (The)	454,200	4,550	12.4
220	Suffern Savings and Loan Association ..	599,850	14,127	15.9
Total		\$2,033,824	\$35,714	\$60.2
ST. LAWRENCE COUNTY				
221	Canton Savings and Loan Association	\$277,876	\$4,850	\$32.4
222	Gouverneur Savings and Loan Association	503,335	11,499	214.6
223	Norwood Savings, Loan and Building Association	47,555	71	1.9
224	Ogdensburg Savings and Loan Association	773,258	150	21.5
225	Potdam Savings, Loan and Building Association ..	118,310	5,750	1.0
Total.....		\$1,305,353	\$22,220	\$333.3

NOTE.— The items given for each association require ten consecutive page

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

Assets									Number
Shares of Land Bank, State of New York	Land contracts	Real estate	Cash on hand and in bank	Furniture and fixtures	Installments due and unpaid	Interest, premium, fees and fines due and unpaid	Other assets	Total	
			\$10,790					\$113,615	187
		\$6,241	15,420				\$287	183,683	188
			652	\$10			1	39,755	189
		7,668	18,387				2	342,032	190
	\$2,387	3,500	2,052				1	58,586	191
\$1,000		7,900	1,139	10		\$1,043	267	60,302	192
1,000			281					23,481	193
			1,104	100		412	132	256,069	194
\$2,000	\$2,387	\$25,309	\$49,825	\$120		\$1,455	\$690	\$1,077,543	
			\$621					\$38,821	195
	\$5,465		4,497				\$175	215,894	196
	1,158		2,900				5,240	168,887	197
\$1,000	27,908	\$29,576	29,174	\$1,291			6,720	4,030,117	198
		5,911	1,818	166			568	267,673	199
\$1,000	\$34,531	\$35,487	\$39,010	\$1,457			\$12,703	\$4,721,392	
		\$4,548	\$32,614	\$300			\$371	\$765,418	200
			5,169	110	\$2,403	\$1,310	184	198,626	201
	\$3,930	3,500	10,500				66	762,923	202
\$1,000		12,885	14,270	225		1,995	93	331,118	203
2,000			4,762	165		126	1	380,454	204
	1,319		6,276					543,324	205
1,000			358					19,958	206
			4,665		490	503		66,268	207
	9,259	37,460	25,199	1,731		5,132	7,155	1,209,531	208
1,000		1	1,917				14	29,510	209
			28,851	200		944	118	512,613	210
			450				32	31,067	211
			3,297			1,922	23	447,309	212
1,000	5,301	6,672	5,172	396		2,580	106	826,720	213
\$6,000	\$19,809	\$65,066	\$143,500	\$3,127	\$2,893	\$14,512	\$8,163	\$6,124,839	
		\$1,927	\$3,651	\$14			\$1	\$172,598	214
\$2,000			1,261	359				120,240	215
		4,036	4,341	400			673	480,249	216
			1,092	39				34,331	217
			5,386	208			1	247,665	218
		16,241	557				146	488,111	219
		4,377	33,010	27	\$2,663	\$579	1	669,668	220
\$2,000		\$26,581	\$49,298	\$1,047	\$2,663	\$579	\$822	\$2,212,857	
		\$7,186	\$3,976	\$424			\$2	\$371,787	221
\$10,000	\$1,000	17,508	50,684			\$3,098	3,428	907,163	222
			1,973	94			1	51,194	223
2,000			16,218				1	323,442	224
			5,683				1	130,744	225
\$12,000	\$1,000	\$24,694	\$78,534	\$518		\$3,098	\$3,433	\$1,784,330	

The name of the next association in alphabetical order first appears on page 460.

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION			
		Due shareholders, dues	Due shareholders, matured shares	Due shareholders, dividends credited
QUEENS COUNTY				
187	Central Permanent Building and Loan Association (The).....	\$83,506	\$6,555	\$19,5
188	Columbia Building and Loan Association.....	138,126		40,9
189	Flushing Co-operative Savings and Loan Association.....	31,462		4,4
190	Long Island City Building and Loan Association.....	245,870		67,5
191	Long Island Savings and Investment Association.....	43,162		9,0
192	Queens County Co-operative Savings and Loan Association.....	44,360		5,6
193	Rockaway Savings and Loan Association.....	12,696		7
194	Whitestone Co-operative Savings and Loan Association.....	198,854		33,5
	Total.....	\$797,966	\$6,555	\$181,7
RENSSELAER COUNTY				
195	Castleton Building, Savings and Loan Association.....	\$31,749		\$3,2
196	Industrial Building-Loan and Savings Association of Troy.....	167,465		40,4
197	Permanent Savings and Loan Association of Hoosick Falls, N. Y.....	139,339		22,4
198	Pioneer Building-Loan and Savings Association of Troy (The).....	3,303,558		582,8
199	Troy Co-operative Savings and Loan Association.....	203,644		41,2
	Total.....	\$3,845,755		\$690,2
RICHMOND COUNTY				
200	Edgewater Co-operative Savings and Building-Loan Association.....	\$579,619		\$143,7
201	New Brighton Co-operative Savings and Loan Association (The).....	155,555		36,7
202	Northfield Building, Loan and Savings Association (The).....	576,631	\$1,620	134,2
203	North Shore Building, Loan and Savings Association.....	229,486		48,9
204	Polish Savings and Loan Association of Richmond County (The).....	278,852		22,9
205	Port Richmond Co-operative Savings and Loan Association.....	443,823	56,869	
206	Prudential Savings and Loan Association.....	14,417		3
207	Richmond Borough Co-operative Savings and Loan Association.....	50,778	26	11,4
208	Richmond County Building and Mutual Loan Association.....	1,016,082		148,9
209	South Shore Savings and Loan Association.....	17,811		3
210	Staten Island Building, Loan and Savings Association.....	391,235		91,0
211	Third Ward Savings and Loan Association.....	26,207		2,6
212	Tompkinsville Co-operative Savings and Loan Association.....	341,958		67,0
213	Westerleigh Building, Loan and Savings Association.....	607,080		132,8
	Total.....	\$4,729,534	\$58,515	\$342,1
ROCKLAND COUNTY				
214	Co-operative Savings and Loan Association of Spring Valley.....	\$127,776		\$30,0
215	Home Building and Loan Association of Spring Valley.....	73,757		9,6
216	Nyack Building, Co-operative Savings and Loan Association.....	366,157		77,9
217	Orangetown Savings and Loan Association.....	26,796		1,0
218	Park Co-operative Savings and Loan Association of Pearl River, New York (The).....	183,540		48,7
219	Provident Building and Loan Association of Haverstraw, N. Y., Inc. (The)...	373,353		84,1
220	Suffern Savings and Loan Association.....	531,532		84,2
	Total.....	\$1,682,911		\$335,8
ST. LAWRENCE COUNTY				
221	Canton Savings and Loan Association.....	\$351,256		\$11,2
222	Gouverneur Savings and Loan Association.....	812,433	\$38,250	21,0
223	Norwood Savings, Loan and Building Association.....	38,247		8,0
224	Ogdensburg Savings and Loan Association.....	285,592		27,2
225	Potsdam Savings, Loan and Building Association.....	102,692		24,0
	Total.....	\$1,590,219	\$38,250	\$92,7

NOTE.— The items given for each association require ten consecutive pages

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

LIABILITIES									Number
Balance due borrowers on mortgage loans	Prior mortgages	Borrowed money	Advances by Land Bank	Undivided profits	Guaranty fund	Unearned or rebatable premium	Other liabilities	Total	
				\$47	\$3,651		\$17	\$113,615	187
					4,636			183,663	188
		\$1,000		1,106	1,808		1	36,755	189
				11,984	16,000		613	342,632	190
		2,500		914	2,950		1	58,586	191
		2,250	\$4,800	964	1,093		1,138	60,302	192
			9,450	491	112		3	23,481	193
\$100				12,273	11,357		2	256,089	194
\$100		\$6,750	\$14,250	\$27,779	\$41,605		\$1,775	\$1,077,543	
		\$3,100		\$457	\$233		\$1	\$36,821	195
		4,000			4,003		1	215,804	196
\$13,710				2,258	4,811		1	168,867	197
5,900		10,400		62,544	67,500		2	4,020,117	198
				191	5,891		389	267,673	199
\$19,610		\$17,500		\$65,450	\$82,438		\$394	\$4,721,392	
\$2,800				\$2,350	\$36,484		\$402	\$765,418	200
				2,229	4,127		1	198,626	201
		\$10,000		12,024	28,303		114	763,923	202
		30,325	\$19,000	411	2,903		52	331,118	203
7,300		30,000	38,000	361	3,000		1	380,454	204
2,600		13,700			19,188		7,144	543,324	205
			5,000	101	40		1	19,968	206
		2,000		365	1,485		205	66,268	207
9,422		15,000		2,567	17,445		99	1,200,531	208
2,500			8,000	731	64		23	29,510	209
				4,203	24,900		325	512,613	210
		900		744	587			31,067	211
2,900		24,000		1,250	8,000		2,194	447,309	212
7,694		47,791		4,381	26,900		1	826,720	213
\$35,216		\$173,716	\$70,000	\$31,717	\$173,426		\$10,562	\$6,124,839	
		\$7,000		\$2,665	\$5,098		\$2	\$172,593	214
\$1,280		7,000	\$27,000	241	1,275		1	120,240	215
1,018		17,500		4,971	12,663		4	480,249	216
1,658		4,500		166	114		12	34,331	217
		7,500		1,330	5,146	\$669	11	247,665	218
750		18,100		6,247	6,278		17	488,111	219
958				36,793	15,482	337	313	669,668	220
\$5,664		\$61,600	\$27,000	\$52,413	\$46,056	\$1,006	\$360	\$2,212,857	
				\$5,980	\$3,300		\$1	\$371,787	221
				10,339	20,500		4,571	907,163	222
		\$2,000		1,192	1,138		2	51,194	223
				3,227	7,350		1	323,442	224
				909	2,628		3	130,744	225
		\$2,000		\$21,647	\$34,916		\$4,578	\$1,784,330	

The name of the next association in alphabetical order first appears on page 460.

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION				
		Cash on hand January 1, 1917	Deposits received	Prior mortgages	Money borrowed
187	(The)	\$5,274	\$31,138		\$5.00
188		4,188	27,247		5.00
189	do	9,840	10,133		7.00
190		19,168	52,741		
191		2,742	6,037		11.00
192	association	952	8,406		5.00
193		2,190	8,249		
194	ation	12,103	47,059		8.50
	Total	\$55,907	\$179,000		\$40.00
RENSSELAER COUNTY					
195	Castleton Building, Savings and Loan Association	\$571	\$10,500		\$5.10
196	Industrial Building-Loan and Savings Association of Troy	6,029	24,463		16.00
197	Permanent Savings and Loan Association of Hoosick Falls, N. Y.	11,124	35,259		2.00
198	Pioneer Building-Loan and Savings Association of Troy (The)	12,220	883,847		135.00
199	Troy Co-operative Savings and Loan Association	18,819	56,855		10.00
	Total	\$48,763	\$1,020,832		\$165.10
200		268,659	\$124,020		
201		9,705	25,355		
202		48,501	131,862		\$25.00
203		6,116	60,063		32.00
204		4,042	99,335		104.00
205		13,997	92,474		106.00
206		1,964	11,633		9.00
207		3,883	11,402		3.00
208		67,706	200,225		65.00
209		1,361	10,875		6.00
210		23,967	100,905		21.00
211		853	18,903		12.00
212		932	94,534		215.00
213		30,956	169,313		40.10
	Total	\$280,621	\$1,156,299		\$653.10
ROCKLAND COUNTY					
214	Co-operative Savings and Loan Association of Spring Valley	\$4,763	\$26,711		\$7.00
215	Home Building and Loan Association of Spring Valley	4,966	19,425		32.00
216	Nyack Building, Co-operative Savings and Loan Association	27,496	80,193		35.00
217	Orangetown Savings and Loan Association	613	13,827		4.50
218	Park Co-op. Sav. and Loan Ass'n of Pearl River, New York (The)	313	37,975		46.00
219	Provident Bldg and Loan Ass'n of Haverstraw, N. Y., Inc (The)	3,672	89,575		104.00
220	Buffern Savings and Loan Association	56,822	122,014		6.00
	Total	\$100,644	\$389,722		\$237.40
ST. LAWRENCE COUNTY					
221	Canton Savings and Loan Association	\$5,457	\$230,134		\$12.50
222	Gouverneur Savings and Loan Association	23,763	173,535		
223	Norwood Savings, Loan and Building Association	1,682	12,400		2.00
224	Ogdensburg Savings and Loan Association	23,431	82,008		
225	Potdam Savings, Loan and Building Association		26,375		
	Total	\$44,333	\$524,352		\$14.50

Note.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

Receipts											Number
Mortgages redeemed	Loans on shares repaid	Real estate sold	Fees received	Fines received	Interest received	Premium received	Rent received	Dividends forfeited	Other receipts	Total	
\$9,000	\$115	\$1,100	\$21	\$54	\$5,325	\$1,106	\$234		\$50	\$43,917	187
14,675	4,255		60	383	9,368	2,222	444	\$429	16	68,737	188
200					2,310	3		89	3	29,978	189
34,229	7,378		76	350	18,805	7,295	238		211	140,491	190
12,236			25		2,841	540	154	21	13	37,409	191
29	1,040		13	8	2,370	107	406	290	3,183	22,644	192
					1,190	35			66	9,330	193
29,100	7,279	4,500	148	101	13,062	1,396		504	475	124,227	194
\$99,469	\$20,067	\$5,600	\$343	\$896	\$55,271	\$12,704	\$1,476	\$1,553	\$4,017	\$476,733	
\$1,100	\$1,500		\$10	\$4	\$2,120			\$75	\$3	\$21,132	195
19,850	2,095		32	251	12,250			54	209	89,232	196
13,319	1,724		20	219	8,879				523	73,067	197
335,949	133,452	\$17,305	2,837	5,474	222,072				65,191	1,833,147	198
25,103	8,702		132	312	10,450	\$2,004	\$789		492	134,068	199
\$15,321	\$147,473	\$17,305	\$3,031	\$6,260	\$255,771	\$2,004	\$789	\$129	\$66,418	\$2,150,646	
\$3,300	\$13,740	\$2,800	\$53	\$522	\$43,446	\$8,061	\$455	\$927	\$1,384	\$355,367	200
22,250	5,550		127	235	9,924	1,856		52	15	85,069	201
110,819	8,895	1,000	487	366	41,962	4,054	462	283	8,850	392,541	202
42,900	2,175		233	414	16,684	3,114	626		34,517	199,667	203
3,200	1,505		329	53	17,843	1,488		26	27,793	259,614	204
66,400	3,135	62	330	91	29,181	5,597		2	17,612	337,458	205
			153	7	701	139			2,002	26,552	206
12,600	425		62	67	3,366			295	2,933	38,013	207
151,500	15,784	6,754	753	3,076	72,774		2,050	715	19,019	605,355	208
	368		91	35	1,148	70		30	786	20,764	209
\$9,050	4,275		472	783	28,288	5,386		383	996	275,405	210
1,500	70		133		1,315				40	30,614	211
50,700	10,255		206	280	23,656	4,409			12,551	412,823	212
98,750	11,850		519	598	41,162	6,132	276		5,522	405,262	213
\$42,969	\$78,027	\$10,616	\$3,948	\$6,527	\$331,450	\$40,306	\$3,869	\$2,713	\$134,020	\$3,444,504	
\$2,000			\$67	\$113	\$8,915	\$586	\$90	\$78	\$41	\$50,364	214
7,524	\$1,455		36	21	5,597	525		72	83	72,803	215
64,325	11,113	\$1,860	242	513	27,710		300	1,214	1,982	251,950	216
800	260		102	48	1,640			36	3	21,829	217
31,800	2,010		114	286	13,701	1,076		335	479	134,989	218
36,800	1,000	2,225	364	168	25,533	4,741	756	878	491	271,103	219
96,754	10,440		231	895	37,337	1,422	255	890	1,909	336,969	220
\$40,003	\$26,278	\$4,085	\$1,156	\$2,044	\$120,433	\$8,350	\$1,401	\$3,503	\$4,988	\$1,140,007	
\$24,620	\$3,030				\$13,653		\$400	\$16	\$16,127	\$305,937	221
49,943	6,736		\$17	\$38	42,106		240	204	27,148	333,731	222
9,107	600		9		3,639			6	1	29,444	223
43,320	4,950				15,951			200	4,301	174,161	224
6,275	4,207		10	1	7,032			60	2	43,862	225
133,266	\$19,523		\$36	\$39	\$82,381		\$640	\$486	\$47,579	\$887,135	

The name of the next association in alphabetical order first appears on page 460.

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION					
		Loaned on mortgage	Loaned on shares	Due repaid on withdrawal	Paid matured shares	Dividends paid on withdrawal
QUEENS COUNTY						
187	W. F. L. S. W. Association (The) ..	\$13,000	\$700	\$6,385	\$5,844	\$2.50
188	W. F. L. S. W. Association ..	7,975	2,955	12,471	16,800	2.40
189	W. F. L. S. W. Association ..	9,000	400	2,700	8,924	1.00
190	W. F. L. S. W. Association ..	32,500	3,084	19,172	55,110	3.50
191	W. F. L. S. W. Association ..	4,800	3,500	12,800	...	2.50
192	W. F. L. S. W. Association ..	...	1,180	4,887	5,427	7.00
193	W. F. L. S. W. Association ..	...	...	7,031	...	10.00
194	W. F. L. S. W. Association ..	57,700	9,225	17,520	22,885	2.60
Total		\$125,875	\$21,154	\$85,145	\$113,068	\$17.50
RENSSELAER COUNTY						
195	Castleton Building, Savings and Loan Association ..	\$9,080	...	\$7,225	...	\$4.00
196	Industrial Building-Loan and Savings Ass'n of Troy ..	24,900	\$1,407	13,932	\$18,504	2.50
197	Permanent Savings and Loan Ass'n of Hoosick Falls, N. Y. ..	12,750	1,535	20,126	17,927	4.50
198	Pioneer Building-Loan and Savings Ass'n of Troy (The) ..	713,880	150,163	546,975	...	110.00
199	Troy Co-operative Savings and Loan Association ..	64,700	9,000	28,124	2,799	4.70
Total		\$820,220	\$168,795	\$644,582	\$39,230	\$122.50
ROCKLAND COUNTY						
200	Co-operative Savings and Loan Ass'n ..	\$121,000	\$17,000	\$47,044	\$104,000	\$11.50
201	Co-operative Savings and Loan Ass'n (The) ..	36,800	7,440	9,645	15,753	3.60
202	Co-operative Savings and Loan Ass'n ..	169,825	10,804	61,804	75,000	12.50
203	Co-operative Savings and Loan Ass'n ..	66,000	625	12,800	20,045	1.70
204	Co-operative Savings and Loan Ass'n (The) ..	126,000	6,440	20,405	...	5.00
205	Co-operative Savings and Loan Ass'n ..	160,000	6,400	22,868	8,816	2.50
206	Co-operative Savings and Loan Ass'n ..	10,700	...	804	...	...
207	Co-operative Savings and Loan Ass'n ..	11,040	1,800	7,003	1,452	1.40
208	Co-operative Savings and Loan Ass'n ..	186,519	16,884	104,633	81,890	14.50
209	Co-operative Savings and Loan Ass'n ..	12,940	510	2,880	...	...
210	Co-operative Savings and Loan Ass'n ..	54,300	5,275	32,450	75,000	6.40
211	Co-operative Savings and Loan Ass'n ..	13,850	304	2,483	...	1.00
212	Co-operative Savings and Loan Ass'n ..	141,850	12,063	30,019	...	6.50
213	Co-operative Savings and Loan Ass'n ..	241,525	18,507	47,552	45,003	11.50
Total		\$1,362,800	\$105,608	\$410,536	\$461,000	\$72.50
ROCKLAND COUNTY						
214	Co-operative Savings and Loan Ass'n of Spring Valley ..	\$13,900	...	\$2,719	\$18,816	\$3.00
215	Home Building and Loan Association of Spring Valley ..	33,100	\$1,595	10,784	...	50.00
216	Nyack Building, Co-operative Savings and Loan Ass'n ..	134,481	3,235	43,448	23,000	10.10
217	Orangeburg Savings and Loan Association ..	15,611	200	2,748	...	5.00
218	Park Co-op Sav and Loan Ass'n of Pearl River, N. Y. (The) ..	31,540	4,725	30,851	...	11.50
219	Provident Bldg and L. Ass'n of Haverstraw, N. Y. Inc., (The) ..	101,340	2,985	22,865	23,422	4.50
220	Buffern Savings and Loan Association ..	85,697	10,375	63,508	58,123	30.50
Total		\$415,747	\$23,115	\$207,920	\$143,371	\$57.70
ST. LAWRENCE COUNTY						
221	Canton Savings and Loan Association ..	\$111,755	\$6,470	\$80,722	...	\$4.50
222	Gouverneur Savings and Loan Association ..	20,940	8,284	168,549	\$8,012	2.70
223	Norwood Savings, Loan and Building Association ..	8,508	410	13,387	...	1.20
224	Ogdensburg Savings and Loan Association ..	35,575	2,200	89,258	...	12.00
225	Potdam Savings, Loan and Building Association ..	3,500	3,580	15,807	11,589	1.00
Total		\$180,278	\$21,044	\$347,623	\$17,601	\$23.40

NOTE.—The items given for each association require ten consecutive pages

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

DISBURSEMENTS												Number
Cash dividends paid on income and accumulative prepaid shares	Paid borrowed money and prior mortgages	Paid interest on borrowed money and prior mortgages	Paid for real estate	Paid salaries and clerk hire	Paid advertising, printing and postage	Paid rent	Paid repairs to real estate	Paid taxes, insurance, etc.	Other disbursements	Cash on hand December 31, 1917	Total	
	\$500	\$2		\$200	\$11	\$204	\$38	\$184	\$98	\$10,790	\$42,917	187
	5,500	58	\$3,602	625	90	60	673	\$27	88	15,420	68,737	188
	6,900	110		385	106			24	28	652	29,978	189
			7,668	1,468	116	300			224	18,387	140,491	190
\$1,377	9,400	54		959	6	90		5	155	2,052	37,409	191
292	4,400	365		609	96	48	180	37	3,318	1,130	22,644	192
	1,050	494			55	120			107	281	9,330	193
1,304	8,500	112		745	325	60	568	561	823	1,104	124,227	194
\$2,973	\$36,250	\$1,195	\$11,270	\$4,973	\$805	\$382	\$1,459	\$1,158	\$4,841	\$49,825	\$476,733	
\$50	\$3,450	\$153		\$120	\$17				\$28	\$921	\$31,132	195
	22,000	609		391	64	\$48			364	4,497	89,232	196
	2,000	17		469	59	62			9,456	2,900	73,067	197
12,791	125,090	3,974	\$16,481	8,350	1,039			\$831	78,097	29,174	1,833,147	198
		46		983	103	79	\$164	269	10,578	1,818	134,068	199
\$12,841	\$162,450	\$4,799	\$16,481	\$10,313	\$1,282	\$189	\$164	\$1,100	\$98,523	\$39,010	\$2,150,646	
			\$2,969	\$2,050	\$153	\$375	\$321	\$119	\$12,941	\$32,614	\$355,367	200
				310	92	100			6,237	5,169	85,069	201
	\$25,000	\$214		2,294	369	240	72	185	23,127	10,500	392,541	202
	26,400	2,380		1,800	138	147	492	43	40,781	14,270	199,667	203
	81,000	2,241		975	116	35			16,907	4,762	259,614	204
\$8,508	94,877	808	2,499	1,750	239	150		767	20,761	6,276	337,458	205
	4,753	125		10	107				3,695	358	26,552	206
96	8,500	31		200	48	55			5,071	4,665	38,013	207
18,107	60,000	733	27,142	8,738	533	309	978	834	61,749	25,199	605,355	208
		253		252	49	25			1,825	1,917	20,764	209
	21,000	443		1,913	161	150			46,450	28,851	275,405	210
81	11,900	77		100	53				1,042	450	30,614	211
	195,000	1,235		1,086	86	120			15,950	3,297	412,623	212
889	12,654	1,034		3,499	641	100	253	144	17,290	5,172	405,262	213
\$27,061	\$586,034	\$9,574	\$32,610	\$19,972	\$2,785	\$1,797	\$2,116	\$2,092	\$273,726	\$143,500	\$3,444,504	
		\$4		\$600	\$18	\$60	\$65	\$64	\$10,079	\$3,651	\$50,364	214
\$538	\$21,100	1,244		175	73	60			2,281	1,261	72,803	215
239	17,500	463		1,329	60	180	20	105	3,410	4,341	251,950	216
364	1,200	140		85	103				168	1,092	21,829	217
	39,400	444		688	40	24			10,306	5,886	134,989	218
493	66,800	898	\$18,405	1,250	83	100	202	391	1,014	557	271,103	219
	6,000	128		1,085	108	60	10	182	17,973	33,010	336,969	220
\$1,674	\$172,000	\$3,321	\$13,405	\$5,212	\$482	\$494	\$297	\$742	\$45,231	\$49,298	\$1,140,007	
\$5,508	\$12,500	\$1,230	\$7,186	\$975	\$192		\$109	\$51	\$90,849	\$3,976	\$305,937	221
3,834			17,710	2,917	393	\$250	464	232	50,641	50,684	333,731	222
	1,750	60		315	131				1,720	1,973	29,444	223
3,216				2,020	273	240			12,223	16,218	174,161	224
				535	29	100			1,236	5,683	43,862	225
\$12,619	\$14,250	\$1,290	\$24,896	\$6,762	\$1,018	\$590	\$573	\$283	\$156,069	\$78,534	\$887,135	

The name of the next association in alphabetical order first appears on page 460.

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION	Assets, Liabilities						
		Shares in force January 1, 1917	Shares issued during the year	Shares withdrawn during the year	Shares in force December 31, 1917	Borrowing members	Shares held by borrowing members	Non-borrowing members
187		1,542	319	196	1,665	50	296	24
188		3,927	667	616	3,978	84	1,485	28
189		832	155	126	862	3	46	13
190		6,688	1,322	899	7,011	149	2,357	43
191		1,316	185	162	1,339	20	427	6
192		800	75	131	744	24	209	6
193		2,961	236	339	2,878	9	222	24
194		3,300	760	500	3,460	177	1,362	32
	Total	21,187	5,619	2,966	21,838	517	6,274	174
RENSSELAER COUNTY								
195	Castleton Building, Savings and Loan Association	1,000	228	351	1,563	21	622	4
196	Industrial Building-Loan and Savings Ass'n of Troy	2,660	402	315	2,778	168	1,058	26
197	Permanent Savings and Loan Ass'n of Hoosick Falls, N. Y.	2,371	540	449	2,962	134	770	33
198	Pioneer Building-Loan and Savings Ass'n of Troy (The)	59,439	20,797	17,053	62,183	2,062	14,905	733
199	Troy Co-operative Savings and Loan Association	5,450	1,834	1,796	5,488	183	1,730	32
	Total	71,136	23,802	19,964	74,974	2,560	19,106	848
RICHMOND COUNTY								
200	Be	10,784	615	1,449	9,950	420	2,863	104
201	Ni	2,735	801	292	3,044	95	1,101	28
202	Ni	10,170	2,439	1,533	11,076	439	4,025	134
203	Ni	4,799	1,155	612	5,342	129	1,366	64
204	Pe	8,801	3,297	1,016	10,582	171	3,053	48
205	Pe	12,535	2,890	1,544	13,881	242	6,302	43
206	Pr	448	772	117	1,103	7	91	14
207	Ri	815	310	125	1,000	46	333	3
208	Ri	15,017	3,212	2,390	15,840	591	5,400	174
209	Sc	461	373	116	718	13	141	16
210	Sc	7,740	1,648	1,200	8,188	228	2,406	74
211	Ti	1,000	603	139	1,534	14	256	3
212	Ti	7,094	1,993	946	8,131	151	2,763	90
213	W	16,327	5,044	2,095	19,276	303	5,688	123
	Total	98,216	25,013	13,574	109,655	2,851	36,820	854
ROCKLAND COUNTY								
214	Co-operative Savings and Loan Association of Spring Valley	2,092	266	165	2,194	104	866	19
215	Home Building and Loan Association of Spring Valley	1,394	374	190	1,478	74	572	27
216	Nyack Building, Co-operative Savings and Loan Association	6,889	1,054	926	6,517	258	2,445	62
217	Orangetown Savings and Loan Association	843	294	146	991	23	166	13
218	Park Co-operative Savings and Loan Association of Pearl River, New York (The)	3,162	364	376	3,150	180	1,139	26
219	Provident Building and Loan Association of Haverstraw, N. Y., Inc. (The)	6,579	1,137	624	7,092	399	2,406	76
220	Buffern Savings and Loan Association	9,508	1,580	1,520	9,568	296	2,978	61
	Total	29,863	5,000	2,947	30,985	1,303	10,573	296
ST. LAWRENCE COUNTY								
221	Canton Savings and Loan Association	1,552	2,896	1,141	3,006	48	216	73
222	Gouverneur Savings and Loan Association	6,492	626	981	6,137	82	480	49
223	Norwood Savings, Loan and Building Association	1,076	415	256	1,235	28	144	14
224	Ogdensburg Savings and Loan Association	5,136	1,292	1,192	5,236	190	787	60
225	Potdam Savings, Loan and Building Association	2,148	255	292	2,141	54	417	27
	Total	16,404	5,213	3,862	17,755	402	2,054	230

NOTE.— The items given for each association require ten consecutive pages

RECEIPTS, DISBURSEMENTS, ETC.—(Continued)

Miscellaneous Items														
Shares held by non-voting members	Female shareholders	Shares held by females	Dividends credited to members on installment shares in 1917	Dividends credited to members and paid in cash on other shares in 1917	Filed and unpaid withdrawals Dec. 31, 1917	Shares matured in 1917	Operating expenses for the year paid	Operating expenses for the year unpaid	Amount of mortgages on property in this State	Amount of mortgage loans on farm property	Number of foreclosures commenced in 1917	Number of foreclosures completed in 1917	No. of parcels of real estate taken during year	Number
1,370	88	774	\$5,898			\$10,312	\$434		\$102,150					187
2,523	110	1,154	10,075			16,500	833		152,375		1	1	1	188
816	54	250	1,745			8,924	502		38,692					189
4,654	293	2,782	17,800	\$211		52,110	2,050		309,870		4	4	4	190
812	32	507	1,735	1,460			1,161		47,146					191
535	30	191	1,607	286	\$422	5,427	744		44,373	\$250				192
2,656	92	501					208		22,200					193
2,098	190	1,185	11,114	1,304		22,888	1,234		240,000					194
15,464	889	7,344	\$49,974	\$3,270	\$422	\$116,161	\$7,166		\$956,806	\$250	5	5	5	
940	11	142	\$1,343	\$148			\$137		\$36,700					195
1,720	118	637	10,770			\$18,504	555		204,800					196
2,192	183	1,076	8,224			17,927	621		123,175		2	1		197
47,278			181,012	12,791			10,661		3,799,040	\$8,500	12	4	5	198
3,738	269	1,667	11,038			2,799	1,415		234,750					199
55,868	581	3,522	\$212,387	\$12,939		\$39,230	\$13,389		\$4,396,465	\$8,500	14	5	5	
6,087	575	3,860	\$44,714			\$104,800	\$3,180		\$691,100		1	1	1	200
1,943	143	1,051	10,815			15,753	536		176,800					201
7,051	422	2,956	38,511			75,600	3,766		718,281					202
3,976	180	1,404	14,939			30,046	2,239		274,700		2			203
7,529	138	1,701	6,005	\$7,894			1,191		348,600					204
7,579	247	4,626	14,474	11,551		8,516	2,674		514,350		1	1		205
1,012	42	211	899				117		18,000					206
667	45	316	3,212	44	\$1,172		322		56,650		1			207
10,440	653	3,810	42,141	18,501	4,264	81,800	5,066		1,080,000		16	14	15	208
577	38	139	221	173			337		26,350					209
5,780			29,641			78,000	2,681		428,300		3	3		210
1,238	14	194	851	81			173		28,650					211
5,368	332	2,329	22,233				1,458		417,550		1	1		212
13,588			16,994	22,141		45,093	5,032		771,255		2			213
72,835	2,829	22,597	\$245,150	\$60,385	\$5,436	\$439,608	\$28,772		\$5,550,586		27	20	16	
1,328	91	889	\$8,631			\$18,816	\$704		\$156,900					214
906	94	403	1,778	\$2,441			383		113,000	\$4,000				215
4,071	427	2,848	21,119	2,641		33,000	1,707		451,215	4,200		1		216
825	32	145	780	384			225	\$10	33,200					217
2,011	143	820	14,052				771		224,699					218
4,686	382	2,186	2,649	493		33,422	1,831		448,200				3	219
6,585	324	2,956	37,206			58,133	1,366		572,709	35,800	4	1		220
20,412	1,493	10,147	\$96,215	\$5,959		\$143,371	\$6,987	\$10	\$1,999,923	\$44,000	4	2	3	
2,790	363	1,910	\$2,751	\$5,569			\$1,381		\$272,895	\$241,895		1		221
5,647	1,061	2,653	8,015	26,310		\$514	4,285		593,335	281,869	1	1	1	222
1,091	103	520	2,208				455		47,555	6,670				223
4,449	385	2,528	5,364	7,806			2,615		273,258	34,553				224
1,724	166	1,118	5,810			11,589	676		118,310	30,875				225
15,701	2,078	8,729	\$24,148	\$39,685		\$12,103	\$9,412		\$1,305,353	\$595,862	1	2	1	

The name of the next association in alphabetical order first appears on page 460.

* No separate record kept.

COMPARATIVE TABLE OF ASSETS, LIABILITIES

NAME OF ASSOCIATION		Loans and mortgages	Loans on deposit	Stocks and bonds
SARATOGA COUNTY				
226	Mechanics Co-operative Savings and Loan Association	\$142,220	\$1,000	\$2,700
SCHENECTADY COUNTY				
227	Schenectady Building, Loan and Savings Association of the City of Schenectady The	\$1,171,025	\$67,700	\$1,900
STELLEN COUNTY				
228	Bank Savings and Loan Association	988,530		\$2,700
229	Central Co-operative Savings and Loan Association	1,269,250	\$20,000	
230	Hammondsport Savings and Loan Association	19,400	20	
231	Hornellsville Co-operative Savings and Loan Association	\$1,345		
232	Maple City Co-operative Savings and Loan Association	187,482	6,127	
233	Waynesboro Savings and Loan Association	\$2,650		
Total		\$1,688,977	\$26,127	\$2,700
SULLIVAN COUNTY				
234	First Farmers' Savings and Loan Association	\$34,700	\$5,167	
TIOGA COUNTY				
235	Waverly Co-operative Savings and Loan Association The	\$136,915	\$1,925	
TOMPKINS COUNTY				
236	Grimes Savings and Loan Association	\$12,110	\$300	
237	Idaho Savings and Loan Association	63,650	2,300	
Total		\$75,960	\$2,700	
ULSTER COUNTY				
238	Home-workers' Co-operative Savings and Loan Association of the City of Kingston, N. Y. The	\$286,275	\$2,200	\$5,000
239	Kingston Co-operative Savings and Loan Association	80,370	900	4,000
240	Kingston Co-operative Savings and Loan Association The	70,675	1,105	4,000
241	Walkers Valley Savings and Loan Association	36,450	800	
Total		\$384,770	\$4,805	\$17,000
WARREN COUNTY				
242	Glens Falls Savings and Loan Association	\$659,105		
WASHINGTON COUNTY				
243	Whitcomb Co-operative Savings and Loan Association	\$23,775	\$800	\$2,000
WENTCHESTER COUNTY				
244	H Co-operative Savings and Loan Association	\$73,000	\$1,805	\$2,000
245	H of Mount Vernon	273,550	7,885	7,000
246	M and Loan Association The	203,830	33,360	
247	N and Loan Association	258,400	2,800	5,000
248	P Savings and Loan Association	50,100	1,835	
249	T Building and Loan Association	130,025		
250	T Association	320,450	13,732	
251	W Station	7,537		
252	Y son The	480,000	12,200	\$6,000
Total		\$1,817,808	\$75,802	\$23,000
YATES COUNTY				
253	Home Savings and Loan Association of Penn Yan	\$18,950		\$1,000
Grand Total		\$75,580,810	\$2,120,065	\$2,073,000

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

Assets									Number
Share of Land Bank State of New York	Land contracts	Real estate	Cash on hand and in bank	Furniture and fixtures	Installments due and unpaid	Interest, premium, fees and fines due and unpaid	Other assets	Total	
\$3,000			\$152					\$149,622	226
			\$22,657	\$406		\$3,236	\$1	\$1,246,625	227
			\$6,906	\$200				\$71,356	228
\$1,000	\$4,903	\$46,380	3,411	2,493	\$3,413	\$7,259	\$69	1,357,178	229
			848	91			1	20,370	230
		2,500	607			800		57,752	231
	550		2,954	125		2,030	2	204,670	232
			13,865					66,915	233
\$1,000	\$5,453	\$48,880	\$28,591	\$2,909	\$3,413	\$10,089	\$72	\$1,778,241	
\$1,000			\$760			\$724	\$2	\$43,389	234
			\$4,172			\$299	\$1	\$143,222	235
			\$379					\$12,857	236
			217		\$931	\$109		67,475	237
			\$596		\$931	\$109		\$80,332	
	\$8,054	\$725	\$654				\$188	\$318,096	238
\$1,000	159	2,265	311	\$50			2	107,659	239
			4,084		\$50	\$21	1	81,436	240
			77					37,127	241
\$1,000	\$8,213	\$2,990	\$5,126	\$50	\$50	\$21	\$191	\$544,318	
	\$1,005	\$11,097	\$443	\$250			\$24	\$651,925	242
			\$372					\$35,017	243
			\$6,414	\$155				\$86,164	244
			4,851	400	\$3,535	\$817	\$268	299,176	245
		\$2,211	4,140					243,551	246
\$1,000		9,340	13,388		1,055	623	\$39	292,445	247
		5,555	1,599			1,169	1	69,250	248
		\$3,846	4,398					168,869	249
		10,743	518	212			2	345,657	250
			964				1	8,502	251
		11,244	17,619			962	586	591,654	252
\$1,000		\$72,939	\$53,891	\$767	\$4,590	\$3,562	\$1,697	\$2,105,268	
			\$1,797					\$21,747	253
\$103,000	\$214,031	\$2,671,085	\$2,878,357	\$47,768	\$28,473	\$128,748	\$121,503	\$86,072,829	

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION	Due shareholders, dues	Due shareholders, matured shares	Due shareholders, dividends credited
SARATOGA COUNTY				
226	Mechanicville Co-operative Savings and Loan Association.....	\$63,665	\$5,118	\$7,540
SCHENECTADY COUNTY				
227	Schenectady Building, Loan and Savings Association of the City of Schenectady (The).....	\$1,082,602		\$177,031
STEUBEN COUNTY				
228	Bath Savings and Loan Association.....	\$58,126	\$7,766	
229	Corning Co-operative Savings and Loan Association.....	1,014,226	200	\$232,807
230	Hammondsport Savings and Loan Association.....	19,521		775
231	Hornellsville Co-operative Savings and Loan Association.....	41,426	3,507	8,741
232	Maple City Co-operative Savings and Loan Association.....	174,282		26,603
233	Wayland Dime Savings and Loan Association.....	59,358		
	Total.....	\$1,366,939	\$11,563	\$268,930
SULLIVAN COUNTY				
234	First Farmers' Savings and Loan Association.....	\$24,915		\$30
TIOGA COUNTY				
235	Waverly Co-operative Savings and Loan Association (The).....	\$105,322		\$26,325
TOMPKINS COUNTY				
236	Groton Savings and Loan Association.....	\$9,661		\$324
237	Ithaca Savings and Loan Association.....	60,015		405
	Total.....	\$69,676		\$734
ULSTER COUNTY				
238	Home-seekers' Co-operative Savings and Loan Association of the City of Kingston, N Y (The).....	\$248,279		\$40,468
239	Kingston Co-operative Savings and Loan Association.....	84,594		15,986
240	Saugerties Co-operative Savings and Loan Association (The).....	69,684		10,783
241	Wallkill Valley Savings and Loan Association.....	32,691		2,542
	Total.....	\$435,248		\$69,779
WARREN COUNTY				
242	Glens Falls Savings and Loan Association.....	\$418,447		\$87,647
WASHINGTON COUNTY				
243	Whitehall Co-operative Savings and Loan Association.....	\$29,376		\$1,014
WESTCHESTER COUNTY				
244	Hastings-on-Hudson Building, Co-operative Savings and Loan Ass'n (The)...	\$69,376		\$13,762
245	Home Building and Loan Association of Mount Vernon.....	238,675		35,756
246	Mamaroneck Co-operative Savings and Loan Association (The).....	183,913		41,330
247	New Rochelle Co-operative Building and Loan Association.....	217,752		46,780
248	Peekskill Co-operative Building, Savings and Loan Association.....	53,965		9,098
249	Tarrytown and North Tarrytown Building and Loan Association.....	129,657		32,760
250	Tuckahoe Home Building and Loan Association.....	257,016		72,971
251	White Plains Savings and Loan Association.....	7,221		
252	Yonkers Building and Loan Association (The).....	580,146		
	Total.....	\$1,737,721		\$252,457
YATES COUNTY				
253	Home Savings and Loan Association of Penn Yann.....	\$17,464		\$2,725
	Grand total.....	\$69,362,768	\$385,027	\$8,549,606

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

LIABILITIES									Number
Balance due borrowers on mortgage loans	Prior mortgages	Borrowed money	Advances by Lead Bank	Undivided profits	Guaranty fund	Unearned or rebatable premium	Other liabilities	Total	
\$7,900		\$10,060	\$52,850	\$786	\$1,201		\$404	\$149,622	226
\$2,700				\$10,568	\$23,702		\$1	\$1,246,625	227
\$1,000		\$2,000		\$2,210	\$1,253		\$1	\$71,356	228
		45,100		27,487	35,264		1,094	1,357,178	229
				28	44		2	20,370	230
		2,000		409	1,495		82	57,752	231
				1,201	2,580		2	204,670	232
				4,831	3,225		1	66,915	233
\$1,000		\$49,100		\$35,666	\$43,861		\$1,182	\$1,778,241	
			\$17,500	\$829	\$94		\$1	\$43,389	234
		\$9,000			\$2,572			\$143,222	235
\$1,200		\$1,200		\$426	\$43		\$1	\$12,857	236
	\$2,500	700		3,775	76		1	67,475	237
\$1,200	\$2,500	\$1,900		\$4,201	\$119		\$2	\$80,332	
				\$18,069	\$9,401	\$727	\$1,152	\$318,096	238
		\$450		4,334	2,293		2	107,659	239
				226	742		1	81,436	240
		1,500		224	168		2	37,127	241
		\$1,950		\$22,853	\$12,604	\$727	\$1,157	\$544,318	
		\$105,000		\$12,450	\$25,304	\$3,074	\$3	\$651,925	242
		\$200		\$1,136	\$255		\$36	\$35,017	243
					\$3,020		\$6	\$36,164	244
		\$16,000		\$826	4,262		3,657	299,176	245
		13,650			4,658			243,551	246
\$300			\$18,000	955	8,070		588	292,445	247
				3,980	2,206		1	69,250	248
1,300				327	4,825			168,869	249
		8,500		42	7,126		2	345,657	250
1,000				199	9		73	8,502	251
				192	11,223		93	591,654	252
\$2,600		\$38,150	\$18,000	\$6,521	\$45,399		\$4,420	\$2,103,268	
				\$508	\$1,050			\$21,747	253
\$270,936	\$353,750	\$1,999,100	\$675,800	\$1,692,797	\$2,331,763	\$167,120	\$284,162	\$86,072,829	

COMPARATIVE TABLE OF ASSETS, LIABILITIES.

Number	NAME OF ASSOCIATION	Cash on hand January 1, 1917	Dues received	Prior mortgages	Money borrowed
SARATOGA COUNTY					
226	Mechanicville Co-operative Savings and Loan Association.....	\$506	\$27,204		\$22,550
SCHENECTADY COUNTY					
227	Schenectady Building, Loan and Savings Association of the City of Schenectady (The).....	\$40,902	\$258,863		\$36,000
STEUBEN COUNTY					
228	Bath Savings and Loan Association.....	\$5,166	\$30,815		
229	Corning Co-operative Savings and Loan Association.....	47,679	242,319		\$80,700
230	Hammondsport Savings and Loan Association.....	3,273	9,549		1,500
231	Hornellville Co-operative Savings and Loan Association.....	1,397	8,177		2,000
232	Maple City Co-operative Savings and Loan Association.....	3,579	64,453		
233	Wayland Dune Savings and Loan Association.....	5,106	20,999		
	Total.....	\$66,200	\$376,312		\$94,200
SULLIVAN COUNTY					
234	First Farmers' Savings and Loan Association.....	\$587	\$5,228		
TIOGA COUNTY					
235	Waverly Co-operative Savings and Loan Association (The).....	\$540	\$23,289		\$15,000
TOMPKINS COUNTY					
236	Groton Savings and Loan Association.....	\$389	\$8,468		\$1,200
237	Ithaca Savings and Loan Association.....	639	30,359	\$2,500	13,715
	Total.....	\$1,028	\$38,827	\$2,500	\$14,915
ULSTER COUNTY					
238	Home-Seekers' Co-operative Savings and Loan Association of the City of Kingston, N. Y. (The).....	\$9,593	\$61,557		\$17,500
239	Kingston Co-operative Savings and Loan Association.....	3,273	16,547		5,000
240	Haugerties Co-operative Savings and Loan Association (The).....	2,776	14,299		1,000
241	Walkill Valley Savings and Loan Association.....	3,034	12,523		12,100
	Total.....	\$18,676	\$104,926		\$35,600
WARREN COUNTY					
242	Glens Falls Savings and Loan Association.....	\$727	\$113,016		\$67,500
WASHINGTON COUNTY					
243	Whitehall Co-operative Savings and Loan Association.....	\$317	\$7,543		\$3,975
WESTCHESTER COUNTY					
244	Hastings-on-Hudson Building, Co-operative Savings and Loan Association (The).....	\$7,383	\$16,717		
245	Home Building and Loan Association of Mount Vernon.....	679	74,990		\$22,000
246	Mamaroneck Co-operative Savings and Loan Association (The).....	1,821	48,318		35,200
247	New Rochelle Co-operative Building and Loan Association.....	27,663	52,931		
248	Peekskill Co-operative Building, Savings and Loan Association.....	8,955	12,810		4,000
249	Tarrytown and North Tarrytown Building and Loan Association.....	1	23,416		1,000
250	Tuckahoe Home Building and Loan Association.....	7,040	55,875		15,600
251	White Plains Savings and Loan Association.....		8,300		
252	Yonkers Building and Loan Association (The).....	36,626	193,005		
	Total.....	\$90,168	\$486,362		\$79,000
YATES COUNTY					
253	Home Savings and Loan Association of Penn Yan.....	\$3,738	\$6,033		
	Grand total.....	\$3,250,376	\$22,550,061	\$42,050	\$4,361,422

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

Receipts											Number
Mortgages redeemed	Loans on shares repaid	Real estate sold	Fees received	Fines received	Interest received	Premium received	Rent received	Dividends forfeited	Other receipts	Total	
\$3,600	\$4,487	.....	\$104	\$36	\$7,435	\$544	.....	.....	\$18,404	\$34,970	226
\$116,350	\$23,543	.....	\$462	\$289	\$76,025	.....	.....	\$1,019	\$734	\$548,187	227
\$12,700	.....	.....	\$25	.....	\$3,652	\$27	.....	.....	\$1,351	\$53,736	228
190,600	\$83,750	\$856	1,188	\$1,128	76,351	.....	\$1,563	\$1,795	21,368	709,312	229
2,300	180	.....	24	.....	925	.....	.....	.....	77	17,828	230
5,031	.....	.....	14	6	2,840	.....	180	.....	2	19,647	231
29,792	11,461	.....	135	65	12,288	.....	.....	257	256	122,286	232
10,360	.....	.....	13	.....	3,214	432	.....	.....	2	40,116	233
\$250,773	\$45,391	\$866	\$1,399	\$1,199	\$99,270	\$459	\$1,743	\$2,052	\$23,071	\$962,925	
\$4,470	\$7,956	.....	\$9	.....	\$2,281	.....	.....	.....	\$3,001	\$23,482	234
\$12,150	\$1,730	.....	\$84	\$139	\$8,553	.....	.....	\$274	\$7,088	\$68,847	235
\$3,140	\$755	.....	\$140	\$25	\$527	.....	.....	\$19	\$3	\$14,666	236
.....	315	.....	159	100	2,980	.....	.....	37	3	50,807	237
\$3,140	\$1,070	.....	\$299	\$125	\$3,507	.....	.....	\$56	\$6	\$65,473	
\$24,750	\$300	\$866	\$229	\$348	\$17,101	.....	\$72	\$348	\$3,729	\$136,393	238
8,865	1,000	.....	41	60	5,694	.....	52	94	3,039	43,665	239
5,125	705	.....	36	151	3,799	.....	.....	138	17	28,046	240
1,100	110	.....	7	17	1,999	.....	.....	27	2	30,919	241
\$39,840	\$2,115	\$866	\$313	\$576	\$28,593	.....	\$124	\$607	\$6,787	\$239,023	
\$48,793	.....	.....	\$647	\$302	\$37,785	.....	\$705	\$9	\$70	\$269,554	242
\$1,600	\$315	.....	\$14	.....	\$1,732	\$405	.....	\$31	\$264	\$16,196	243
\$15,200	\$5,450	.....	\$36	\$53	\$5,109	.....	.....	\$2	\$7	\$49,957	244
18,200	11,105	.....	298	142	15,716	.....	.....	672	9,918	153,720	245
24,200	7,894	.....	213	383	13,630	\$209	\$104	173	1,121	133,326	246
35,972	3,600	.....	105	492	14,134	3,752	1,180	325	203	140,357	247
8,650	975	\$315	.....	92	3,673	1,598	.....	.....	1	41,369	248
21,650	.....	1,000	141	240	6,584	2,529	2,384	185	671	60,701	249
15,000	9,225	4,637	185	277	15,880	5,295	1,176	417	17,646	148,253	250
262	.....	.....	236	64	211	.....	.....	.....	196	9,269	251
57,577	30,701	.....	.....	24	32,471	.....	1,287	.....	8,371	300,062	252
\$196,711	\$68,950	\$5,962	\$1,214	\$1,767	\$107,408	\$13,443	\$6,131	\$1,774	\$38,134	\$1,097,014	
\$1,000	.....	.....	\$22	\$18	\$1,084	.....	.....	\$64	\$4	\$11,963	253
\$9,337,962	\$2,029,908	\$396,220	\$36,472	\$38,960	\$4,209,080	\$294,498	\$138,579	\$66,185	\$1,945,789	\$48,759,563	

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Loaned on mortgage	Loaned on shares	Dues repaid on with- drawal	Paid matured shares	Dividends paid on with- drawal
SARATOGA COUNTY						
226	Mechanicville Co-operative Savings and Loan Association...	\$33,827	\$3,905	\$17,392	\$1,917	\$1,656
SCHENECTADY COUNTY						
227	Schenectady Building, Loan and Savings Association of the City of Schenectady (The).....	\$237,650	\$29,994	\$85,788	\$114,555	\$9,545
STEUBEN COUNTY						
228	Bath Savings and Loan Association.....	\$9,150		\$31,891		
229	Corning Co-operative Savings and Loan Association.....	285,100	\$38,650	87,229	\$184,000	\$13,363
230	Hammondsport Savings and Loan Association.....	10,800	45	4,086		57
231	Hornellsville Co-operative Savings and Loan Association.....	2,100		9,801	4,571	1,762
232	Maple City Co-operative Savings and Loan Association.....	42,150	5,483	24,199	42,400	3,647
233	Wayland Dime Savings and Loan Association.....	2,900		22,531		
	Total.....	\$352,200	\$44,178	\$179,737	\$230,971	\$18,829
SULLIVAN COUNTY						
234	First Farmers' Savings and Loan Association.....	\$7,800	\$7,171	\$3,586		\$1
TIOGA COUNTY						
235	Waverly Co-operative Savings and Loan Association (The)...	\$4,400	\$960	\$4,092	\$31,833	\$597
TOMPKINS COUNTY						
236	Groton Savings and Loan Association.....	\$6,200	\$734	\$6,093		\$66
237	Ithaca Savings and Loan Association.....	29,850	2,683	4,023		93
	Total.....	\$36,050	\$3,417	\$10,115		\$159
ULSTER COUNTY						
238	Home-Seekers' Co-operative Savings and Loan Association of the City of Kingston, N. Y. (The).....	\$66,200	\$1,400	\$11,543	\$20,600	\$1,744
239	Kingston Co-operative Savings and Loan Association.....	11,087	1,100	11,798	3,200	3,063
240	Saugerties Co-operative Savings and Loan Ass'n (The).....	12,325	1,060	4,042		547
241	Wallkill Valley Savings and Loan Association.....	11,200	450	2,496		138
	Total.....	\$100,812	\$4,010	\$29,879	\$23,800	\$5,492
WARREN COUNTY						
242	Glens Falls Savings and Loan Association.....	\$73,579		\$43,134	\$106,284	\$9,030
WASHINGTON COUNTY						
243	Whitehall Co-operative Savings and Loan Association.....	\$7,900	\$385	\$2,558		\$220
WESTCHESTER COUNTY						
244	Hastings-on-Hudson Building, Co-operative Savings and Loan Association (The).....	\$3,800	\$975	\$4,634	\$29,877	\$1,940
245	Home Building and Loan Association of Mount Vernon.....	45,800	7,995	27,902	25,605	3,359
246	Mamaroneck Co-operative Savings and Loan Ass'n (The)...	29,500	23,425	15,648	31,000	2,616
247	New Rochelle Co-operative Building and Loan Ass'n.....	48,700	2,000	16,156	44,113	2,379
248	Peekskill Co-operative Building, Savings and Loan Ass'n....	10,900	1,625	11,105	2,003	2,585
249	Tarrytown and North Tarrytown Building and Loan Ass'n..	10,125		11,363	24,737	1,929
250	Tuckahoe Home Building and Loan Association.....	64,850	8,522	9,584	35,400	2,389
251	White Plains Savings and Loan Association.....	6,800		1,079		
252	Yonkers Building and Loan Association (The).....	75,495	30,847	85,076	27,836	31,411
	Total.....	\$295,970	\$75,389	\$182,547	\$220,571	\$48,607
YATES COUNTY						
253	Home Savings and Loan Association of Penn Yan.....	\$1,800		\$6,029	\$500	\$581
	Grand total.....	\$14,833,680	\$2,236,762	\$14,521,278	\$4,688,167	\$1,224,927

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

DISBURSEMENTS												Number
Cash dividends paid on income and accumulative prepaid shares	Paid borrowed money and prior mortgages	Paid interest on borrowed money and prior mortgages	Paid for real estate	Paid salaries and clerk hire	Paid advertising, printing and postage	Paid rent	Paid repairs to real estate	Paid taxes, insurance, etc.	Other disbursements	Cash on hand December 31, 1917	Total	
	\$13,100	\$2,503		\$592	\$142	\$80			\$9,694	\$152	\$84,970	226
\$5,425	\$36,000	\$316		\$2,786	\$190	\$314			\$2,967	\$22,657	\$548,187	227
		\$80		\$485	\$42	\$73		\$5	\$5,104	\$6,906	\$53,736	228
	\$45,600	445	\$23,442	2,407	178	683	\$147	844	23,813	3,411	709,312	229
	1,500	27		300	23	37			105	848	17,828	230
		173		337	23		35	66	172	607	19,647	231
				851	55	78			469	2,954	122,286	232
				716		20			84	13,865	40,116	233
	\$47,100	\$725	\$23,442	\$5,096	\$321	\$891	\$182	\$915	\$29,747	\$28,591	\$962,925	
\$788		\$925		\$300	\$7	\$2			\$2,142	\$760	\$23,482	234
	\$21,500	\$801		\$300	\$31				\$61	\$4,172	\$68,847	235
\$12	\$1,000	\$14		\$120	\$18				\$30	\$379	\$14,666	236
187	13,015	98		330	115				197	217	50,807	237
\$199	\$14,015	\$112		\$450	\$133				\$227	\$596	\$65,473	
	\$17,500	\$151	\$866	\$1,255	\$88	\$50	\$43	\$51	\$14,248	\$654	\$136,393	238
\$229	4,550	48		550	36	24		31	7,638	311	43,665	239
148	1,000	6		160	19			52	4,603	4,084	28,046	240
72	16,100	178		125	26				57	77	30,919	241
\$449	\$39,150	\$383	\$866	\$2,090	\$169	\$74	\$43	\$134	\$26,546	\$5,126	\$239,023	
	\$25,000	\$4,278	\$3,743	\$2,000	\$56	\$400		\$361	\$1,246	\$443	\$269,554	242
	\$4,225	\$49		\$200	\$9				\$278	\$372	\$16,196	243
				\$200	\$31	\$25			\$2,061	\$6,414	\$49,957	244
\$27	\$21,000	\$235		934	122	360		\$337	15,193	4,851	153,720	245
	25,050	587		1,000	140	85		57	78	4,140	133,326	246
	2,000	1,000	\$2,580	1,231	106	60	\$233	952	5,459	13,388	140,357	247
	4,300	114	6,165	718	10			215	30	1,599	41,369	248
	2,487	6	1,980	675	21	50	383	1,491	1,057	4,398	60,701	249
	7,100	125		1,000	81	120	585	536	17,443	518	148,253	250
				37	197				192	964	9,269	251
18,687			4,849	2,260	349	300	311	215	64,807	17,619	360,062	252
\$18,714	\$61,937	\$2,067	\$15,574	\$8,055	\$1,057	\$1,000	\$1,512	\$3,803	\$106,320	\$53,891	\$1,097,014	
				\$200	\$10	\$20			\$1,026	\$1,797	\$11,963	253
\$359,412	\$3,650,717	\$126,948	\$469,017	\$343,316	\$45,654	\$46,955	\$49,259	\$78,014	\$3,207,100	\$2,878,357	\$48,759,563	

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Shares in force January 1, 1917	Shares issued during the year	Shares withdrawn during the year	Shares in force December 31, 1917	Borrowing members	Shares held by borrowing members	Non-borrowing members
SARATOGA COUNTY								
226	Mechanicville Co-operative Savings and Loan Association....	3,883	1,108	975	3,901	84	1,589	249
SCHENECTADY COUNTY								
227	Schenectady Building, Loan and Savings Association of the City of Schenectady (The).....	19,657	3,989	2,755	20,841	834	7,308	1,553
STEUBEN COUNTY								
228	Bath Savings and Loan Association.....	5,483	445	310	5,618	72	1,159	187
229	Corning Co-operative Savings and Loan Association.....	17,815	3,923	2,490	19,309	795	7,741	2,430
230	Hammondsport Savings and Loan Association.....	2,087	342	320	2,009	18	334	59
231	Hornellsville Co-operative Savings and Loan Association.....	820	56	162	714	35	188	114
232	Maple City Co-operative Savings and Loan Association.....	3,168	535	610	3,093	103	855	254
233	Wayland Dime Savings and Loan Association.....	3,605	296	75	3,826	57	1,159	132
	Total.....	52,978	5,497	3,968	54,509	1,072	11,436	3,176
SULLIVAN COUNTY								
234	First Farmers' Savings and Loan Association.....	649	583	96	1,086	16	370	239
TIOGA COUNTY								
235	Waverly Co-operative Savings and Loan Ass'n (The).....	1,892	321	256	1,957	89	586	164
TOMPKINS COUNTY								
236	Groton Savings and Loan Association.....	1,108	1,409	979	1,538	10	190	91
237	Ithaca Savings and Loan Association.....	2,296	639	380	2,555	46	426	406
	Total.....	3,404	2,048	1,359	4,093	56	616	497
ULSTER COUNTY								
238	Home-Seekers' Co-operative Savings and Loan Association of the City of Kingston, N. Y. (The).....	4,494	995	439	5,060	221	1,491	560
239	Kingston Co-operative Savings and Loan Association.....	1,282	160	151	1,291	59	501	181
240	Saugerties Co-operative Savings and Loan Association (The).....	1,219	148	117	1,250	57	354	227
241	Walkkill Valley Savings and Loan Association.....	803	187	92	898	25	115	130
	Total.....	7,798	1,490	799	8,489	362	2,461	1,098
WARREN COUNTY								
242	Glens Falls Savings and Loan Association.....	10,490	2,591	2,372	10,709	286	4,835	681
WASHINGTON COUNTY								
243	Whitehall Co-operative Savings and Loan Association.....	1,245	144	149	1,240	25	302	78
WESTCHESTER COUNTY								
244	Hastings-on-Hudson Building, Co-operative Savings and Loan Association (The).....	1,379	188	201	1,361	26	371	133
245	Home Building and Loan Association of Mount Vernon.....	5,973	1,105	936	6,142	103	1,259	682
246	Mamaroneck Co-operative Savings and Loan Ass'n (The).....	3,160	825	462	3,523	95	1,288	205
247	New Rochelle Co-operative Building and Loan Association..	4,194	877	708	4,363	119	1,263	442
248	Peekskill Co-operative Building, Savings and Loan Association	1,243	182	275	1,150	64	462	73
249	Tarrytown and North Tarrytown Building and Loan Ass'n..	2,120	167	351	1,936	60	690	146
250	Tuckahoe Home Building and Loan Association.....	4,414	714	400	4,728	104	1,577	400
251	White Plains Savings and Loan Association.....		945	158	787	4	39	111
252	Yonkers Building and Loan Association (The).....	9,853	2,878	2,064	10,667	299	3,173	1,528
	Total.....	32,336	7,876	5,560	34,662	874	10,122	3,750
YATES COUNTY								
253	Home Savings and Loan Association of Penn Yan.....	494	114	164	444	17	90	33
	Grand	1,927,377	481,256	368,871	2,039,819	39,617	516,997	159,564

RECEIPTS, DISBURSEMENTS, ETC.— (Concluded)

MISCELLANEOUS ITEMS														Number
Shares held by non-bor- rowing members	Female shareholders	Shares held by females	Dividends credited to members on instal- ment shares in 1917	Dividends credited to members and paid in cash on other shares in 1917	Filed and unpaid with- drawals Dec. 31, 1917	Shares matured in 1917	Operating expenses for the year paid	Operating expenses for the year unpaid	Amount of mortgages on property in this State	Amount of mortgage loans on farm property	Number of foreclosures commenced in 1917	Number of foreclosures completed in 1917	No. of parcels of real es- tate taken during year	
2,402	93	878	\$3,788	\$153	.....	\$1,000	\$966	.....	\$142,350	\$2,600	.....	.....	.....	226
13,533	617	3,683	\$58,149	\$5,425	.....	\$114,555	\$3,501	.....	\$1,171,625	\$8,000	1	1	.....	227
4,459	130	2,234	\$2,935	.....	.....	.....	\$607	.....	\$60,550	\$1,600	1	.....	.....	228
11,568	1,426	7,022	66,850	\$2,970	.....	\$183,200	3,701	\$225	1,249,250	500	3	3	2	229
1,675	13	128	481	.....	.....	.....	374	.....	19,400	.....	.....	.....	.....	230
526	59	272	2,785	.....	.....	407	365	81	53,845	3,350	.....	.....	.....	231
2,238	123	876	9,473	504	.....	42,400	1,204	.....	192,882	.....	.....	.....	.....	232
2,667	68	1,194	2,204	.....	.....	.....	756	.....	53,050	.....	.....	.....	.....	233
23,133	1,819	11,726	\$84,728	\$3,474	.....	\$226,007	\$7,007	\$306	\$1,628,977	\$5,450	4	3	2	
716	42	326	.....	\$828	.....	.....	\$381	.....	\$34,746	\$34,746	.....	.....	.....	234
1,371	88	575	\$7,391	.....	.....	\$31,833	\$355	.....	\$136,915	\$5,199	.....	.....	.....	235
1,348	24	291	\$313	\$12	.....	.....	\$151	.....	\$12,110	.....	.....	.....	.....	236
2,129	170	737	501	187	.....	.....	631	.....	63,850	\$400	.....	.....	.....	237
3,477	194	1,028	\$814	\$199	.....	.....	\$782	.....	\$75,960	\$400	.....	.....	.....
3,569	267	1,397	\$13,636	\$28	.....	\$20,600	\$1,436	.....	\$298,275	\$27,050	1	1	1	238
790	77	465	3,641	1,208	.....	3,200	639	.....	99,370	1,500	.....	.....	.....	239
896	69	243	3,143	172	.....	.....	235	.....	70,675	300	.....	.....	.....	240
783	43	183	1,287	184	.....	.....	156	.....	36,450	26,350	.....	.....	.....	241
6,038	456	2,288	\$21,707	\$1,592	.....	\$23,800	\$2,466	.....	\$504,770	\$55,200	1	1	1	
5,874	529	4,161	\$29,304	.....	.....	\$106,284	\$2,565	.....	\$639,106	\$8,580	3	.....	1	242
938	23	185	\$1,393	\$26	.....	.....	\$268	.....	\$33,775	.....	.....	.....	.....	243
990	32	220	\$4,641	.....	.....	\$12,974	\$296	.....	\$73,600	.....	.....	.....	.....	244
4,883	264	1,716	13,616	\$27	.....	24,990	1,709	.....	273,550	.....	1	.....	.....	245
2,235	114	1,006	13,336	.....	.....	31,000	1,269	.....	203,850	.....	1	.....	.....	246
3,105	157	943	15,958	.....	.....	44,113	1,518	.....	258,400	.....	.....	1	1	247
688	63	540	1,268	2,039	.....	2,003	728	.....	59,100	.....	3	3	3	248
1,246	64	674	8,838	.....	.....	24,737	746	.....	130,625	.....	.....	1	1	249
3,151	243	1,980	19,922	.....	.....	35,400	1,286	.....	320,450	.....	.....	.....	.....	250
748	11	127	.....	.....	.....	.....	273	\$17	6,537	.....	.....	.....	.....	251
7,494	787	4,127	7,964	19,405	.....	27,836	3,367	.....	490,696	.....	2	2	2	252
24,540	1,735	11,332	\$85,543	\$21,471	.....	\$203,053	\$11,192	\$17	\$1,816,808	.....	7	7	7	
354	16	91	\$761	.....	.....	\$500	\$234	.....	\$18,950	.....	.....	.....	.....	253
1,516,022	66,006	499,476	\$2,762,705	\$798,522	\$833,414	\$4,675,779	\$496,297	\$1,119	\$71,255,698	\$1,351,397	262	143	131	

LAND BANK

OF THE

STATE OF NEW YORK

LAND BANK OF THE STATE OF NEW YORK

No. 220 Broadway, New York, N. Y.

[Organized under Law of 1914. Commenced business 1915]

ASSETS

Loans secured by first liens on real estate.....	\$54,675 00
Earned commission on debenture loans.....	342 07
Loans on collateral security.....	650,000 00
Cash.	14,607 60
Interest accrued	4,507 98
Bills receivable	33,800 00

Total. \$757,932 60

LIABILITIES

Capital and stock paid in.....	\$103,000 00
Guaranty fund	1,545 00
Undivided profits	3,880 60
Bills payable	22,000 00
Debenture bonds	620,000 00
Miscellaneous.	117 63
Interest accrued	7,389 37

Total. \$757,932 60

When organized: December 29, 1914.

Under what State laws: New York.

Principal place of business. New York City.

Authorized amount of capital: \$100,000.

Minimum amount of capital subscribed: \$103,000.

What is the personal liability of stockholders? Double the subscription.

How much of its capital stock is owned by the officers of the company? All owned by member associations.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 2½ per cent. in 1917.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes, by directors.

State the sections of country in which loans are made, giving the principal counties: Loans are made to savings and loan associations of this State only.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$754,750.

Total amount of loans paid: \$50,075.

Total amount of loans unpaid and outstanding: Guaranteed, \$696,750, unguaranteed, \$7,925.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$360,000.

Total amount of debentures certified: \$620,000.

Total liability for debenture bonds as per statement: \$620,000.

Trustees for debentures: State Comptroller.

OFFICERS AND DIRECTORS

B. G. PARKER.....	<i>President</i>
D. B. HUTTON.....	<i>First Vice-President</i>
W. H. JUDSON.....	<i>Second Vice-President</i>
E. E. STANTON.....	<i>Third Vice-President</i>
J. G. FARWELL.....	<i>Fourth Vice-President</i>
JOHN J. DILLON.....	<i>Treasurer</i>
E. F. HOWELL.....	<i>Managing Director</i>
H. C. HORTON.....	<i>Secretary</i>
C. S. FOLSOM.....	<i>Director</i>
M. S. COHEN.....	<i>Director</i>
C. O'C. HENNESSY.....	<i>Director</i>
E. R. TICHENOR.....	<i>Director</i>
W. G. COOPER.....	<i>Director</i>
I. H. HYDE.....	<i>Director</i>
R. B. VAN CORTLANDT.....	<i>Director</i>
JAMES P. JUDGE.....	<i>Attorney</i>

BUILDING LOT ASSOCIATION

[475]

ERIE COUNTY

SOUTH PARK BUILDING LOT ASSOCIATION

No. 1031 Marine Nat. Bank Building, Buffalo, N. Y.

[Organized under Law of 1892. Commenced business 1893]

Officers	Names	Post-office addresses
President.....	JOHN A. WETZIG.....	207 Masten Street.
Secretary.....	JAMES T. MAHANEY.....	145 Parkview Avenue.
Treasurer.....	THOMAS H. COCHRANE.....	Buffalo.
Attorney.....	THOMAS C. BURKE.....	1031 Marine Bank Bldg.

ASSETS

Real estate	\$20,341 00
Cash on hand and in bank.....	3,936 42
	<hr/>
	\$24,277 42
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$24,277 42
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$8,113 64
Interest received	115 97
Rent received	45 00
Sale of hay.....	10 00
	<hr/>
	\$8,284 61
	<hr/>

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$2,120 40
Paid taxes, insurance, etc.....	117 48
Paid banking department, assessment.....	2 56
Officers' bonds	20 00
Election expenses	87 75
Cash on hand December 31, 1917.....	3,936 42
	<hr/>
	\$8,284 61
	<hr/>

CREDIT UNIONS

[479]

AMERICAN MUTUAL CREDIT UNION

No. 300 Water street, New York City

[Organized 1917]

Officers	Names	Post-office addresses
Secretary.....	MORRIS J. MARKOWITZ.....	261 West 112th Street.
President.....	JULIUS GOLDWAG.....	172 Bay 28th St., Brooklyn.
Treasurer.....	MAX ROSEN.....	2131 Daily Avenue, Bronx.

ASSETS

Loans to members.....	\$5,902 75
Cash.	701 63
	<u>\$6,604 38</u>

LIABILITIES

Shares, fully paid.....	\$6,375 00
Shares, instalment.....	51 95
Guaranty fund	97 08
Undivided profits	80 35
	<u>\$6,604 38</u>

RECEIPTS

Payments on shares.....	\$6,711 95
Loans to members repaid.....	6,542 35
Interest received	441 14
Entrance fees received.....	70 36
	<u>\$13,765 80</u>

DISBURSEMENTS

Shares withdrawn	\$285 00
Loans to members.....	12,445 10
Printing and stationery.....	226 50
Attorney's fees	75 00
Officers' bonds	5 00
Safe.	20 00
Expenses of meetings.....	7 57
Cash on hand and on deposit December 31, 1917.....	701 63
	<u>\$13,765 80</u>

Par value of shares, \$5.

Shares in force January 1, 1917, none; shares issued during the year, 1,332; shares withdrawn during the year, 57; shares in force, 1,275. Borrowing members, 115, holding 666 shares; non-borrowing members, 79, holding 609 shares. Female shareholders, 53, holding 336 shares.

No unpaid withdrawals. Entrance fee, 50 cents. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$300.

AMKANKO CREDIT UNION

No. 120 Broadway, New York, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	W. D. FOSTER.....	120 Broadway.
Vice-President.....	GEO. E. GADDIS.....	120 Broadway.
Secretary.....	A. C. WEBB.....	120 Broadway.
Treasurer.....	W. N. ESLER.....	120 Broadway.

ASSETS

Cash.	<u>\$10,474 07</u>
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LIABILITIES

Shares, fully paid.....	\$9,345 00
Shares, instalment	3 80
Amount due members for deposits.....	182 25
Guaranty fund	681 11
Undivided profits	256 30
Interest accrued on deposits.....	5 61
	<hr/>
	\$10,474 07
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$3,606 19
Payments on shares.....	3,777 00
Deposits.	443 25
Loans to members repaid.....	2,820 00
Bonds sold	11,010 35
Interest received	152 95
Entrance fees received.....	70 60
Dividends on stock held in trust.....	860 78
Interest on investments.....	407 50
	<hr/>
	\$23,148 62
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$7,711 20
Deposits withdrawn	1,091 95
Dividends paid	511 00
Loans to members.....	1,940 00
Bonds purchased	1,010 56
Interest on borrowed money.....	14 78
Salaries.	340 00
Printing and stationery.....	28 15
Paid banking department, examination.....	10 00
Paid banking department, assessment.....	1 91
Officers' bonds	15 00
Cash on hand and on deposit December 31, 1917.....	10,474 07
	<hr/>
	\$23,148 62
	<hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 2,655; shares issued during the year, 527; shares withdrawn during the year, 1,314; shares in force, 1,868. No borrowing members. Non-borrowing members, 114, holding 1,868 shares. Female shareholders, 26, holding 429 shares. Twelve members are depositors. Largest deposit balance December 31, 1917, \$40. Total amount of interest credited or paid in cash to members on deposits during the year, \$5.61; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents per share. Interest paid by borrowing members, 1 per cent. per month.

AUSTRIAN HUNGARIAN CREDIT UNION

No. 52 Tompkins avenue, Brooklyn, N. Y.

[Organized 1917]

Officers	Names	Post-office addresses
President.....	ABE STERN.....	589 Gates Avenue.
Vice-President.....	S. KAUFMAN.....	423 Bedford Avenue.
Secretarry.....	DAVID ROSENFELD.....	229 Stockton Street.
Treasurer.....	SAMUEL FREIDMAN.....	790 Myrtle Avenue.

ASSETS

Loans to members.....	\$31,451 00
Cash.	3,980 58
	<hr/>
	\$35,431 58
	<hr/>

CREDIT UNIONS

483

LIABILITIES

Shares, fully paid.....	\$32,970 00
Guaranty fund	911 76
Undivided profits	1,549 82
	<hr/>
	\$35,431 58
	<hr/>

RECEIPTS

Payments on shares.....	\$39,075 00
Loans to members repaid.....	97,109 55
Money borrowed	2,500 00
Interest received	2,562 86
Entrance fees received.....	363 00
Fines received	19 96
Pass books	12 20
	<hr/>
	\$141,642 57
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$6,105 00
Loans to members.....	128,560 55
Borrowed money repaid.....	2,500 00
Interest on borrowed money.....	14 84
Salaries.	276 40
Printing and stationery.....	51 75
War sufferers	50 00
Rent.	51 25
Miscellaneous.	52 20
Cash on hand and on deposit December 31, 1917.....	3,980 58
	<hr/>
	\$141,642 57
	<hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, none; shares issued during the year, 7,815; shares withdrawn during the year, 1,221; shares in force, 6,594. Borrowing members, 284, holding 5,786 shares; non-borrowing members, 45, holding 808 shares. Female shareholders, 18, holding 311 shares.

No unpaid withdrawals. Entrance fee, \$3. Interest paid by borrowing members, 12 per cent. per annum. Largest loan outstanding, \$500.

BOROUGH OF BROOKLYN CREDIT UNION

No. 831½ DeKalb avenue, Brooklyn, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	ISRAEL ROTHSTEIN.....	120 Hopkins Street.
Vice-President.....	ABRAHAM HALPERN.....	115 Essex Street.
Secretary.....	HENRY GOLD.....	831½ DeKalb Avenue..
Treasurer.....	MAX ISICOWITCH.....	652 Willoughby Avenue.

ASSETS

Loan to members.....	\$8,391 36
Shares of other credit unions.....	10 00
Cash.	1,163 06
Interest on loans due and accrued.....	245 68
	<hr/>
	\$9,810 10
	<hr/>

LIABILITIES

Shares, fully paid.....	\$8,610 00
Shares, instalment	310 49
Guaranty fund	377 28
Undivided profits	512 33

\$9,810 10

RECEIPTS

Cash on hand January 1, 1917.....	\$627 23
Payments on shares.....	3,781 91
Loans to members repaid.....	21,975 75
Money borrowed	500 00
Interest received	930 46
Entrance fees received.....	41 55

\$27,856 90

DISBURSEMENTS

Shares withdrawn	\$1,520 86
Dividends paid	329 49
Loans to members.....	23,999 75
Borrowed money repaid.....	500 00
Shares of other credit unions.....	10 00
Interest on borrowed money.....	7 50
Salaries	140 00
Printing and stationery.....	49 51
Paid banking department, examination.....	7 50
Paid banking department, assessment.....	1 43
Fixtures.....	45 30
Officers' bonds	10 00
Rentals	72 50
Cash on hand and on deposit December 31, 1917.....	1,163 06

\$27,856 90

Par value of shares, \$10.

Shares in force January 1, 1917, 636; shares issued during the year, 372; shares withdrawn during the year, 147; shares in force, 861. Borrowing members, 77, holding 498 shares; non-borrowing members, 45, holding 363 shares. Female shareholders, 16, holding 68 shares. Total dividends credited members during the year, \$329.49; rate, 7 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents per share. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$500.

CENTERVILLE STATION CO-OPERATIVE CREDIT UNION

Woodridge, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	SOLOMON JOFFE.....	Woodridge, N. Y.
Vice-President.....	DAVID L. SIEGAL.....	Woodridge, N. Y.
Secretary.....	GEO. J. KLEIN.....	Woodridge, N. Y.
Treasurer.....	ISADORE TREBISH.....	Woodridge, N. Y.

ASSETS

Loans to members.....	\$2,260 00
Bonds.	100 00
Cash.	897 25

\$3,257 25

CREDIT UNIONS

485

LIABILITIES

Shares, fully paid.....	\$2,000 00
Shares, instalment	49 40
Amount due members for deposits.....	6 00
Guaranty fund	138 53
Undivided profits	163 32
	<hr/>
	\$3,257 25
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$224 66
Payments on shares.....	2,237 40
Deposits.	346 00
Loans to members repaid.....	4,682 00
Interest received	249 51
Entrance fees received.....	41 20
Transfer fees received.....	75
Fines received	12 00
	<hr/>
	\$7,793 52
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$21 00
Deposits withdrawn	340 00
Loans to members.....	6,350 00
Bonds purchased	100 00
Salaries.	50 00
Printing and stationery.....	24 32
Paid banking department, examination.....	9 90
Paid banking department, assessment.....	1 05
Cash on hand and on deposit December 31, 1917.....	897 25
	<hr/>
	\$7,793 52
	<hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 145; shares issued during the year, 490; shares withdrawn during the year, 5; shares in force, 630. Borrowing members, 54, holding 105 shares; non-borrowing members, 151, holding 525 shares. Female shareholders, 55, holding 173 shares. One member is a depositor. Largest deposit balance December 31, 1917, \$6.

No unpaid withdrawals. Entrance fee, 55 cents. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$176.

CITIZENS CREDIT UNION

No. 115 Manhattan avenue, Brooklyn, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	LOUIS COHN	680 Flushing Avenue.
Vice-President.....	HARRY LAPATKIN.....	36 Johnson Avenue.
Secretary.....	MAX LIEBROSS.....	14 Lewis Avenue.
Treasurer.....	CHARLES FORSTADT	680 Flushing Avenue.

ASSETS

Loans to members.....	\$2,055 00
Bonds.	100 00
Cash.	51 33
	<hr/>
	\$2,206 33
	<hr/>

LIABILITIES

Shares, fully paid.....	\$1,670 00
Shares, instalment	200 80
Unpaid dividends credited on shares.....	104 75
Amount due members for deposits.....	96 00
Guaranty fund	108 20
Undivided profits	19 41
Interest accrued on deposits.....	92
Salary unpaid	6 25
	<hr/>
	\$2,206 33

RECEIPTS

Cash on hand January 1, 1917.....	\$51 59
Payments on shares.....	1,420 56
Deposits.	369 87
Loans to members repaid.....	4,555 00
Interest received	203 87
Entrance fees received.....	32 00
Transfer fees received.....	50
	<hr/>
	\$6,633 39

DISBURSEMENTS

Shares withdrawn	\$75 35
Deposits withdrawn	277 87
Loans to members.....	6,092 00
Bonds purchased	100 00
Salaries.	18 75
Printing and stationery.....	3 05
Paid banking department, assessment.....	1 04
Rent and postage.....	14 00
Cash on hand and on deposit December 31, 1917.....	51 33
	<hr/>
	\$6,633 39

Par value of shares, \$10.

Shares in force January 1, 1917, 35; shares issued during the year, 137; shares withdrawn during the year, 5; shares in force, 167. Borrowing members, 31, holding 103 shares; non-borrowing members, 22, holding 64 shares. Female shareholders, 3, holding 10 shares. Two members are depositors. Largest deposit balance December 31, 1917, \$57.

No unpaid withdrawals. Entrance fee, \$1. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$200.

COMMERCIAL CREDIT UNION OF BROOKLYN

No. 326 Ninth street, Brooklyn, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	BENJAMIN AMMERMAN	Brooklyn, N. Y.
Vice-President.....	DR. JOSEPH SLAVIT.....	Brooklyn, N. Y.
Secretary.....	MEYER TARSHIS	Brooklyn, N. Y.
Treasurer.....	MAX PECK	Brooklyn, N. Y.

ASSETS

Loans to members.....	\$25,039 46
Cash	1,865 81
Interest on loans due and accrued.....	91 24
Furniture and fixtures.....	70 00
	<hr/>
	\$27,066 51

CREDIT UNIONS

487

LIABILITIES

Shares fully paid.....	\$21,325 00
Shares, instalment	3,418 69
Guaranty fund	1,151 98
Undivided profits	1,109 34
Suspense account	61 50

\$27,066 51

RECEIPTS

Cash on hand January 1, 1917.....	\$687 25
Payments on shares.....	12,071 08
Loans to members repaid.....	30,894 52
Interest received	2,771 72
Entrance fees received.....	282 00
Fines received	8 94
Suspense account	61 50

\$46,777 01

DISBURSEMENTS

Shares withdrawn	\$3,741 50
Dividends paid	238 98
Loans to members.....	39,460 00
Salaries.	1,019 35
Printing and stationery.....	67 13
Paid banking department, assessment.....	2 02
Rentals.	246 00
Officers' bonds	34 60
Postage, telephone, etc.....	65 02
Advertising.	16 60
Cabinet.	20 00
Cash on hand and on deposit December 31, 1917.....	1,865 81

\$46,777 01

Par value of shares, \$25.

Shares in force January 1, 1917, 1,082; shares issued during the year, 564; shares withdrawn during the year, 312; shares in force, 1,334. Borrowing members, 280, holding 573 shares; non-borrowing members, 322, holding 761 shares. Female shareholders, 138, holding 219 shares.

No unpaid withdrawals. Entrance fee, 50 cents. Transfer fee, 50 cents. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$300.

COOPERATIVE CREDIT UNION

No. 124 Delancey street, New York, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	JOSEPH GEDALECIA	320 Second Avenue.
Vice-President.....	SAMUEL GRASSMAN.....	111 East 7th Street.
Secretary.....	SOLOMON GOODMAN.....	124 Delancey Street.
Treasurer.....	HIRSH BLOCH.....	1216 Boston Road.

ASSETS

Loans to members.....	\$2,160 35
Cash.	701 42
Stationery and printing.....	20 00

\$2,881 77

LIABILITIES

Shares, fully paid.....	\$1,755 00
Shares, instalment	120 03
Amount due members for deposits.....	885 75
Guaranty fund	7 78
Undivided profits	100 62
Interest accrued on deposits.....	12 59
	<hr/>
	\$2,881 77
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$241 29
Payments on shares.....	877 91
Deposits.	1,164 59
Loans to members repaid.....	4,693 50
Interest received	175 38
Entrance fees received.....	59 10
Fines received	13 44
Sales of pamphlets.....	19 70
	<hr/>
	\$7,244 91
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$196 65
Deposits withdrawn	587 00
Loans to members.....	5,598 00
Printing and stationery.....	56 72
Paid banking department examination.....	10 00
Paid banking department, assessment.....	1 09
Rent.	36 00
Postage and telephone.....	33 59
Officers' bonds	5 00
Interest on deposits.....	12 59
Bad debt	4 90
Interest repaid	45
Return receipt from unknown person.....	1 50
Cash on hand and on deposit December 31, 1917.....	701 42
	<hr/>
	\$7,244 91
	<hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 217; shares issued during the year, 168; shares withdrawn during the year, 34; shares in force, 351. Borrowing members, 87, holding 162 shares; non-borrowing members, 199, holding 189 shares. Female shareholders, 45, holding 70 shares. Nineteen members are depositors. Largest deposit balance December 31, 1917, \$466. Total amount of interest credited or paid in cash to members on deposits during the year, \$12.59; rate, 3 per cent.

No unpaid withdrawals. Entrance fee, 50 cents. Transfer fee, 25 cents. Interest paid by borrowing members, 6 per cent. per annum. Largest loan outstanding, \$540.

CREDIT UNION OF THE EMPLOYEES' CONFERENCE COMMITTEE, CITY OF NEW YORK

Municipal Building, Manhattan, New York, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	ROBERT B. MCINTYRE.....	Municipal Building.
Vice-President.....	ARTHUR S. TUTTLE.....	Municipal Building.
Secretary.....	JOHN H. GREENER.....	Municipal Building.
Treasurer.....	JOSEPH JOHNSON	Municipal Building.

ASSETS

Loans to members.....	\$22,023 10
Cash.	56 77
Interest on loans due and accrued.....	110 12
	<hr/>
	\$22,189 99
	<hr/>

LIABILITIES

Shares, fully paid	\$20,025 00
Shares, instalment	484 05
Guaranty fund	672 99
Undivided profits	825 95
Accounts payable	32 00
Accrued salaries	150 00
	<hr/>
	\$22,189 99
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$573 68
Payments on shares.....	21,360 00
Loans to members repaid.....	18,227 90
Interest received	1,186 60
Entrance fees received.....	677 90
Fines received	42 39
	<hr/>
	\$42,068 47
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$1,420 95
Loans to members	40,251 00
Printing and stationery.....	66 14
Paid banking department, assessment.....	1 04
Organization expenses	249 75
Officers' bonds	22 82
Cash on hand and on deposit December 31, 1917.....	56 77
	<hr/>
	\$42,068 47
	<hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 114; shares issued during the year, 6,779; shares withdrawn during the year, 722; shares in force, 6,171. Borrowing members, 314, holding 1,960 shares; non-borrowing members, 286, holding 4,211 shares. Female shareholders, 75, holding 643 shares.

No unpaid withdrawals. Entrance fee, 10 cents per share; maximum charge, \$1. Transfer fee, 25 cents per share. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$300.

**CREDIT UNION OF THE EMPLOYEES OF JOHN WANAMAKER,
NEW YORK, INC.**

No. 784 Broadway, New York, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	PRESTON P. LYNN.....	764 Broadway.
Vice-President.....	JOHN W. APPEL, Jr.....	764 Broadway.
Secretary.....	JOSEPH H. BOYD.....	764 Broadway.
Treasurer.....	EDWARD C. CALDWELL.....	764 Broadway.

ASSETS

Loans to members	\$503 50
Bonds	14,517 50
Cash	8,566 27
	\$23,587 27

LIABILITIES

Shares, fully paid	\$17,030 00
Shares, installment	3,147 83
Amount due members for deposits.....	2,712 84
Guaranty fund	612 50
Undivided profits	84 10
	\$23,587 27

RECEIPTS

Cash on hand January 1, 1917.....	\$4,254 26
Payments on shares	32,271 92
Deposits	5,360 79
Loans to members repaid.....	2,483 50
Interest received	648 39
Entrance fees received.....	398 10
Transfer fees received.....	85
To correct errors.....	5 35
	\$45,423 16

DISBURSEMENTS

Shares withdrawn	\$16,271 55
Deposits withdrawn	2,780 95
Dividends paid	34 30
Loans to members	2,835 00
Bonds purchased	14,517 50
Printing and stationery.....	262 25
Paid banking department, examination.....	20 00
Paid banking department, assessment.....	1 26
Interest refunded	08
Cash short	15 66
Accrued interest on bonds.....	117 52
Interest paid depositors.....	72
Error	10
Cash on hand and on deposit December 31, 1917.....	8,566 27
	\$45,423 16

Par value of shares, \$10.

Shares in force January 1, 1917, 783; shares issued during the year, 3,981; shares withdrawn during the year, 2,165; shares in force, 2,599. Borrowing members, 31, holding 22 shares; non-borrowing members, 672, holding 2,577

shares. Female shareholders, 174, holding 578 shares. Forty members are depositors. Largest deposit balance December 31, 1917, \$725.22.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$54.

EMPIRE STATE CREDIT UNION

No. 132 Norfolk street, New York, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	JONAS SPINNER.....	119 Pitt Street.
Vice-President.....	MARCUS FENERSTEIN.....	1345 Washington avenue.
Secretary.....	ISADORE KRONSTEIN	132 Norfolk Street.
Treasurer.....	ISAK SCHUTZBERGER.....	Jersey City, N. J.

ASSETS

Loans to members.....	\$8,771 38
Bonds	509 48
Cash	853 25
Interest on loans due and accrued.....	57 18
Furniture and fixtures.....	166 25
Stationery	73 71
	<hr/>
	\$10,431 23
	<hr/>

LIABILITIES

Shares, fully paid	\$8,850 00
Shares, installment	849 27
Unpaid dividends credited on shares.....	38 48
Amount due members for deposits.....	371 44
Guaranty fund	61 37
Undivided profits	67 11
Interest accrued on deposits.....	6 82
Interest paid in advance.....	186 74
	<hr/>
	\$10,431 23
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$421 56
Payments on shares.....	8,071 27
Deposits	1,521 84
Loans to members repaid.....	9,071 64
Interest received	858 86
Entrance fees received.....	32 50
	<hr/>
	\$19,977 67
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$834 00
Deposits withdrawn	1,682 81
Dividends paid	28 65
Loans to members.....	14,750 00
Bonds purchased	500 00
Borrowed money repaid.....	550 00
Salaries	480 00
Printing and stationery.....	18 40
Paid banking department, assessment.....	1 22
Interest on deposits.....	20 84
Interest refunded	16 00

Organization fee	\$100 00
Miscellaneous expenses	142 50
Cash on hand and on deposit December 31, 1917.....	853 25
	<hr/>
	\$19,977 67
	<hr/>

Par value of shares, \$25.

Shares in force January 1, 1917, 81; shares issued during the year, 303; shares withdrawn during the year, 30; shares in force, 354. Borrowing members, 76, holding 11 shares; non-borrowing members, 37, holding 343 shares. Female shareholders, 3, holding 291 shares. Eleven members are depositors. Largest deposit balance December 31, 1917, \$100. Total dividends credited members during the year, \$67.73; rate, 8 per cent. Total amount of interest credited or paid in cash to members on deposits during the year, \$30.46; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 50 cents. Transfer fee, 50 cents. Interest paid by borrowing members, 12 per cent. per annum. Largest loan outstanding, \$700.

EQUITABLE CREDIT UNION

No. 120 Broadway, New York, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	WALTER G. SCHELKER....	Caldwell, N. J.
Vice-President.....	HERMAN B. STEEG.....	507 Cedar Ave., Richmond Hill, N. Y.
Secretary.....	ARTHUR H. REDDALL.....	Caldwell, N. J.
Treasurer.....	EDMUND B. POST.....	2425 Morris Avenue.

ASSETS

Loans to members.....	\$8,764 29
Bonds	2,842 50
Cash	804 14
Interest on loans, due and accrued.....	36 61
Interest on bonds, accrued.....	45 00
	<hr/>
	\$12,492 54
	<hr/>

LIABILITIES

Shares, fully paid.....	\$7,425 00
Shares, installment	227 92
Amount due members for deposits.....	3,838 55
Guaranty fund	436 19
Undivided profits	564 88
	<hr/>
	\$12,492 54
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,097.36
Payments on shares.....	4,495 42
Deposits	12,202 82
Loans to members repaid.....	28,031 71
Bonds sold	2,453 75
Interest received	1,155 53
Entrance fees received	76 90
Fines received	2 97
Profit and loss	1 61
	<hr/>
	\$49,518 07
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$3,075 25
Deposits withdrawn	11,515 39
Dividends paid	183 22
Loans to members.....	28,142 50
Bonds purchased	5,296 25
Salaries	275 00
Printing and stationery.....	41 70
Paid banking department.....	12 50
Interest on deposits.....	151 92
Income tax	5 20
Officers' bond	10 00
Postage	5 00
Cash on hand and on deposit December 31, 1917.....	804 14
	<hr/>
	\$49,518 07

Par value of shares, \$5.

Shares in force January 1, 1917, 1,336; shares issued during the year, 941; shares withdrawn during the year, 661; shares in force, 1,616. Borrowing members, 203, holding 465 shares; non-borrowing members, 268, holding 1,151 shares. Female shareholders, 165, holding 448 shares. Two hundred seventeen members are depositors. Largest deposit balance December 31, 1917, \$1,081.55. Total dividends credited members during the year, \$183.22; rate, 6 per cent. Total amount of interest credited or paid in cash to members on deposits during the year, \$141.92; rate, 3½ per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$405.

FEDERAL EMPLOYEES CREDIT UNION

No. 641 Washington street, New York, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	C. T. RIOTTE.....	641 Washington Street.
Vice-President.....	FRED KUENZLI.....	641 Washington Street.
Secretary.....	J. A. SPRINGSTEAD.....	641 Washington Street.
Treasurer.....	JOHN R. HECHT.....	641 Washington Street.

ASSETS

Loans to members.....	\$32,742 50
Shares of other credit unions.....	10 00
Bonds	3,400 00
Cash	6,172 72
Interest on loans due and accrued.....	59 50
War savings and thrift stamps.....	125 02
	<hr/>
	\$42,509 74

LIABILITIES

Shares	\$30,022 50
Borrowed money	9,297 00
Guaranty fund	1,216 50
Undivided profits	1,958 12
Suspense account	15 62
	<hr/>
	\$42,509 74

RECEIPTS

Cash on hand January 1, 1917.....	\$187 75
Payments on shares.....	18,332 00
Loans to members repaid.....	73,628 75
Bonds sold	50 00
Money borrowed	24,193 00
Interest received	3,277 92
Entrance fees received.....	306 56
Fines received	7 20
Thrift stamps	110 00
	<hr/>
	\$120,093 18

DISBURSEMENTS

Shares withdrawn	\$1,056 00
Dividends paid	230 13
Loans to members	90,009 50
Bonds purchased	3,450 00
Borrowed money repaid.....	18,096 00
Interest on borrowed money.....	300 53
Salaries	100 00
Printing and stationery.....	221 69
Paid banking department, examination.....	16 50
Paid banking department, assessment.....	1 98
General expense	103 11
Thrift stamps	235 02
Officers' bonds	40 00
Organization expense	60 00
Cash on hand and on deposit December 31, 1917.....	6,172 72
	<hr/>
	\$120,093 18

Par value of shares, \$1.

Shares in force January 1, 1917, 12,746½; shares issued during the year, 18,332; shares withdrawn during the year, 1,056; shares in force, 30,022½. Borrowing members, 770, holding 18,292½ shares; non-borrowing members, 324, holding 11,730 shares. Female shareholders, 14, holding 368½ shares. Total dividends credited members during the year, \$230.13; rate, 8 per cent.

No unpaid withdrawals. Entrance fee, 2 cents per share. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$852.

FIRST HUNGARIAN CREDIT UNION

No. 43 Ellery street, New York, N. Y.

[Organized 1917]

Officers	Names	Post-office addresses
President.....	DAVID ROSENFELD..	229 Stockton Street, Brooklyn.
Vice-President.....	D. ROSENBAUM.....	68 Hopkins Street, Brooklyn.
Secretary.....	HAROLD BROWNDORF	1160 East 12th Street, Brooklyn.
Treasurer.....	MAURICE SCHWARTZ.	43 Lorimer Street, Brooklyn.

ASSETS

Loans to members.....	\$20,985 00
Cash	3,653 12
Interest on loans due and accrued.....	515 37
Stationery	45 60
	<hr/>
	\$25,199 00

LIABILITIES

Shares, fully paid.....	\$22,975 00
Borrowed money	13 30
Guaranty fund	524 32
Undivided profits	1,284 67
Reserved for legal expenses.....	83 00
Salaries accrued	318 80
	<u>\$25,199 09</u>

RECEIPTS

Payments on shares	\$24,850 00
Loans to members repaid.....	63,241 00
Money borrowed	13 30
Interest received	1,889 20
Entrance fees received.....	145 00
Transfer fees received.....	1 00
Fines received	2 60
Certificate charges	20 90
Pass books sold.....	4 30
Interest on bank balance.....	8 92
Collected to cover legal expenses.....	83 00
Assessment	163 75
	<u>\$90,422 97</u>

DISBURSEMENTS

Shares withdrawn	\$1,875 00
Loans to members.....	84,226 00
Salaries	460 00
Printing and stationery.....	87 10
Organization expenses	52 50
Notices and postage	15 25
Miscellaneous	4 00
Donation	50 00
Cash on hand and on deposit December 31, 1917.....	3,653 12
	<u>\$90,422 97</u>

Par value of shares, \$5.

Shares in force January 1, 1917, none; shares issued during the year, 4,970; shares withdrawn during the year, 375; shares in force, 4,595. Borrowing members, 248, holding 4,595 shares; non-borrowing members, none. Female shareholders, 24, holding 515 shares.

No unpaid withdrawals. Entrance fee, \$5. Transfer fee, 10 cents per share. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$500.

FRATERNAL CREDIT UNION

No. 76 Throop avenue, Brooklyn, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	CHARLES SOLOMON.....	203 Sylvester Avenue, Jamaica.
Vice-President.....	I DRENLER.....	49 Lorimer Street.
Secretary.....	EDWARD GRAFF.....	246 Amboy Street.
Treasurer.....	JOSEPH POMERANTZ....	21 Morrell Street.

ASSETS

Loans to members.....	\$1,924 00
Cash	832 22
Profit and loss.....	114 78
	<u>\$2,871 00</u>

496

REPORT ON SAVINGS AND LOAN ASSOCIATIONS

LIABILITIES	
Shares, fully paid	\$2,860 00
Shares, installment	11 00
	<hr/>
	\$2,871 00
	<hr/>

RECEIPTS	
Cash on hand January 1, 1917.....	\$320 70
Payments on shares.....	1,100 25
Loans to members repaid.....	5,155 00
Interest received	152 10
Entrance fees received	6 00
Transfer fees received	50
Fines received	12 20
Recovery on defalcation of ex-treasurer.....	28 00
Shares applied on defalcation of ex-treasurer.....	92 00
	<hr/>
	\$6,866 75
	<hr/>

DISBURSEMENTS	
Shares withdrawn	\$1,299 00
Dividends paid	127 09
Loans to members.....	4,090 00
Salaries	150 00
Paid banking department, examination.....	7 50
Paid banking department, assessment.....	1 08
Rent	40 50
Accountant	17 00
Miscellaneous expenses	26 62
Overpayment	6 00
Defalcation by ex-treasurer	269 74
Cash on hand and on deposit December 31, 1917.....	832 22
	<hr/>
	\$6,866 75
	<hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 613 19/20; shares issued during the year, 220 1/20; shares withdrawn during the year, 259 4/5; shares in force, 574 1/4. Borrowing members, 28, holding 413 2/5 shares; non-borrowing members, 10, holding 160 4/5 shares. No female shareholders. Total dividends credited members during the year, \$127.09; rate, 3 1/2 per cent.

No unpaid withdrawals. Entrance fee, 50 cents. Transfer fee, 50 cents. Interest paid by borrowing members, 8 per cent. per annum.

Largest loan outstanding, \$500.

GREAT NORTHERN CREDIT UNION

No. 202 Weimar street, Elmhurst, N. Y.

[Organized 1914]

Officers	Names	Post-office addresses
President.....	CHARLES SCHNEE	Woodhaven, N. Y.
Vice-President.....	EDWARD M. HIGBEE.....	Woodhaven, N. Y.
Secretary and Treas..	ARTHUR M. FIEBIG.....	202 Weimar St., Elmhurst

ASSETS	
Loans to members.....	\$6,197 00
Cash	858 80
Interest on loans due and accrued.....	85 78
Furniture and fixtures.....	14 35
	<hr/>
	\$7,155 93
	<hr/>

LIABILITIES

Shares, fully paid.....	\$2,705 00
Shares, installment	30 95
Amount due members for deposits.....	1,617 03
Borrowed money	1,600 00
Guaranty fund	287 43
Undivided profits	288 88
Interest accrued on deposits.....	50 99
Liberty bond installments	575 65
	<hr/>
	\$7,155 93
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$595 78
Payments on shares.....	2,026 55
Deposits	4,592 77
Loans to members repaid.....	5,913 42
Money borrowed	2,100 00
Interest received	464 14
Entrance fees received	43 71
Fines received	20 75
Liberty bonds	6,787 76
	<hr/>
	\$22,544 88
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$1,067 00
Deposits withdrawn	3,588 44
Dividends paid	141 48
Loans to members.....	9,782 00
Borrowed money repaid.....	700 00
Interest on borrowed money.....	23 17
Salaries	40 00
Printing and stationery.....	42 75
Paid banking department, assessment.....	1 18
Liberty bonds purchased.....	6,212 11
Notary	2 00
Rent	3 00
Officers' bond	5 00
Miscellaneous expenses	49 67
Interest paid on deposits.....	28 28
Cash on hand and on deposit December 31, 1917.....	858 80
	<hr/>
	\$22,544 88
	<hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 355 7/25; shares issued during the year, 405 31/100; shares withdrawn during the year, 213 2/5; shares in force, 547 19/100. Borrowing members, 53, holding 91 11/100 shares; non-borrowing members, 84, holding 456 2/25 shares. Female shareholders, 65, holding 296 12/25 shares. Forty-seven members are depositors. Largest deposit balance December 31, 1917, \$827.56. Total dividends credited members during the year, \$141.48; rate, 9 per cent. Total amount of interest credited or paid in cash to members on deposits during the year, \$28.28; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month.

Largest loan outstanding, \$500.

GROCERS' CREDIT UNION

No. 62 East 106th street, New York, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	JOHN BRILL.....	14 West 138th Street.
Vice-President.....	S. BECKELMAN.....	216 East 96th Street.
Secretary.....	HARRY GREENBERG.....	11 West 111th Street.
Treasurer.....	SOLOMON S. RAISEN.....	235 East 121st Street.

ASSETS

Loans to members.....	\$18,196 62
Cash	5,641 74
	<hr/>
	\$23,838 36
	<hr/>

LIABILITIES

Shares	\$22,217 62
Amount due members for deposits.....	111 00
Guaranty fund	627 33
Undivided profits	882 41
	<hr/>
	\$23,838 36
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,301 66
Payments on shares.....	14,411 07
Deposits	105 00
Loans to members repaid.....	32,943 93
Interest received	1,921 50
Entrance fees received	131 80
	<hr/>
	\$50,814 96
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$4,478 63
Dividends paid	307 91
Loans to members.....	39,145 54
Salaries	759 34
Printing and stationery.....	150 94
Delegate to general meeting.....	63 00
Auditor	175 00
Miscellaneous	92 86
Cash on hand and on deposit December 31, 1917.....	5,641 74
	<hr/>
	\$50,814 96
	<hr/>

Par value of shares, \$25.

Six members are depositors. Largest deposit balance December 31, 1917, \$75. Total dividends credited members during the year, \$307.91; rate, 6 per cent.

No unpaid withdrawals. Entrance fee, 50 cents per book. Interest paid by borrowing members, 10 per cent. per annum.

Largest loan outstanding, \$500.

HOMLER CREDIT UNION

No. 151 Clinton street, New York City

[Organized 1917]

Officers	Names	Post-office addresses
President.....	ABRAHAM FABER.....	101 West 118th Street.
Vice-President.....	MORRIS LEVINSON.....	28 West 30th Street.
Secretary.....	SAMUEL ZACHARIN.....	390 Saratoga Avenue, Brooklyn.
Treasurer.....	AARON GISSIN.....	404 Grand Street.

ASSETS

Loans to members.....	\$4,031 00
Cash	3,700 59
	<hr/>
	\$7,731 59
	<hr/>

LIABILITIES

Shares, fully paid.....	\$6,600 00
Shares, instalment	863 70
Guaranty fund	144 99
Undivided profits	122 90
	<hr/>
	\$7,731 59
	<hr/>

RECEIPTS

Payments on shares	\$7,467 70
Loans to members repaid.....	3,219 00
Interest received	250 60
Entrance fees received	169 50
	<hr/>
	\$11,106 80
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$4 00
Loans to members	7,250 00
Salaries	50 00
Printing and stationery	10 00
Rent	25 00
Interest returned	1 80
Organization expense	65 41
Cash on hand and on deposit December 31, 1917.....	3,700 59
	<hr/>
	\$11,106 80
	<hr/>

Par value of shares, \$25.

Shares in force January 1, 1917, none; shares issued during the year, 264; shares withdrawn during the year, none; shares in force, 264. Borrowing members, 42, holding 153 shares; non-borrowing members, 48, holding 111 shares. Female shareholders, 9, holding 14 shares.

No unpaid withdrawals. Entrance fee, 50 cents. Interest paid by borrowing members, 1 per cent. per month.

Largest loan outstanding, \$336.

JEWISH FARMERS CO-OPERATIVE CREDIT UNION OF FERNDALE AND STEVENSVILLE, NEW YORK

Ferndale, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	DAVIS KARP.....	Ferndale, N. Y.
Vice-President.....	ABRAHAM COHEN.....	Ferndale, N. Y.
Vice-Secretary and Treasurer..	LOUIS I. RELIS.....	Ferndale, N. Y.

ASSETS

Loans to members.....	\$1,205 00
Bonds	100 00
Cash	268 03
	<hr/>
	\$1,573 03
	<hr/>

LIABILITIES

Shares, fully paid.....	\$435 00
Borrowed money	1,000 00
Guaranty fund	123 51
Undivided profits	14 52
	<hr/>
	\$1,573 03
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$287 67
Payments on shares.....	50 00
Loans to members repaid.....	515 00
Interest received	74 34
Entrance fees received	1 00
	<hr/>
	\$928 01
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$30 00
Loans to members.....	475 00
Bonds purchased	100 00
Interest on borrowed money	20 00
Salaries	20 00
Printing and stationery.....	3 00
Paid banking department, examination.....	5 89
Paid banking department, assessment.....	1 09
Auto hire, notary public.....	5 00
Cash on hand and on deposit December 31, 1917.....	268 03
	<hr/>
	\$928 01
	<hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 83; shares issued during the year, 10; shares withdrawn during the year, 6; shares in force, 87. Borrowing members, 25, holding 72 shares; non-borrowing members, 4, holding 15 shares. Female shareholders, 2, holding 6 shares.

No unpaid withdrawals. Entrance fee, 25 cents. Transfer fee, 50 cents. Interest paid by borrowing members, 6 per cent. per annum.

Largest loan outstanding, \$100.

**JEWISH FARMERS CO-OPERATIVE CREDIT UNION OF HURLEYVILLE,
NEW YORK**

Hurleyville, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	HYMAN PERSKY	Lock Sheldrake, N. Y.
Vice-President.....	LOUIS NABOTOFF	Hurleyville, N. Y.
Secretary.....	MORRIS STORCH	Hurleyville, N. Y.
Treasurer.....	MORRIS STORCH	Hurleyville, N. Y.

ASSETS

Loans to members.....	\$1,780 00
Cash	176 13
	<hr/>
	\$1,956 13
	<hr/>

LIABILITIES

Shares, fully paid	\$615 00
Shares, instalment	7 00
Borrowed money	1,000 00
Guaranty fund	198 46
Undivided profits	135 67
	<hr/>
	\$1,956 13
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$69 54
Payments on shares	27 00
Loans to members repaid.....	400 00
Interest received	81 81
Entrance fees received.....	7 50
	<hr/>
	\$585 85
	<hr/>

DISBURSEMENTS

Loans to members.....	\$355 00
Interest on borrowed money	20 00
Salaries	25 00
Printing and stationery.....	2 71
Paid banking department, examination.....	5 90
Paid banking department, assessment.....	1 11
Cash on hand and on deposit December 31, 1917.....	176 13
	<hr/>
	\$585 85
	<hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 119; shares issued during the year, 4; shares withdrawn during the year, none; shares in force, 123. Borrowing members, 35, holding 123 shares; non-borrowing members, none. Female shareholders, 2, holding 8 shares.

No unpaid withdrawals. Entrance fee, \$1.50. Transfer fee, 50 cents. Interest paid by borrowing members, 6 per cent. per annum.

Largest loan outstanding, \$95.

**JEWISH FARMERS CO-OPERATIVE CREDIT UNION OF MAPLEWOOD,
NEW YORK**

Maplewood, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	ISIDOR AKS.....	Monticello, N. Y.
Vice-President.....	HENRY HIRSHANT.....	Maplewood.
Secretary.....	GABRIEL DAVIDSON...	174 Second Avenue, N. Y. City.
Treasurer.....	GABRIEL DAVIDSON...	174 Second Avenue, N. Y. City.

ASSETS

Loans to members	\$1,176 00
Cash	226 03
	<hr/>
	\$1,402 03
	<hr/> <hr/>

LIABILITIES

Shares, fully paid	\$485 00
Borrowed money	700 00
Guaranty fund	153 71
Undivided profits	63 32
	<hr/>
	\$1,402 03
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$58 80
Payments on shares	20 00
Loans to members repaid.....	305 00
Interest received	71 50
Entrance fees received	4 94
	<hr/>
	\$460 24
	<hr/> <hr/>

DISBURSEMENTS

Shares withdrawn	\$15 00
Loans to members	175 00
Interest on borrowed money	24 00
Printing and stationery	5 82
Paid banking department.....	9 39
Officers' bonds	5 00
Cash on hand and on deposit December 31, 1917.....	226 03
	<hr/>
	\$460 24
	<hr/> <hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 99; shares issued during the year, 1; shares withdrawn during the year, 3; shares in force, 97. Borrowing members, 31, holding 96 shares; non-borrowing members, 1, holding 1 share. No female shareholders.

No unpaid withdrawals. Transfer fee, 50 cents. Interest paid by borrowing members, 6 per cent. per annum.

Largest loan outstanding, \$100.

JEWISH FARMERS CO-OPERATIVE CREDIT UNION OF MOUNTAINDALE, NEW YORK

Mountaindale, N. Y.

[Organized 1917]

Officers	Names	Post-office addresses
President.....	MARCUS SATTELL.....	Mountaindale, N. Y.
Vice-President.....	N. NESSELOWITZ.....	Mountaindale, N. Y.
Secretary and Treasurer.....	LEO WERTHEIM.....	Mountaindale, N. Y.

ASSETS

Loans to members.....	\$398 00
Cash	218 00
Interest on loans due and accrued.....	53
	<u>\$616 53</u>

LIABILITIES

Shares, fully paid.....	\$615 00
Shares, installment	1 00
Undivided profits	53
	<u>\$616 53</u>

RESOURCES

Payments on shares.....	\$616 00
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DISBURSEMENTS

Loans to members.....	\$398 00
Cash on hand and on deposit December 31, 1917.....	218 00
	<u>\$616 00</u>

Par value of shares, \$5.

Shares in force January 1, 1917, none; shares issued during the year, 123; shares withdrawn during the year, none; shares in force, 123. Borrowing members, 5, holding 28 shares; non-borrowing members, 17, holding 95 shares. No female shareholders.

No unpaid withdrawals. Interest paid by borrowing members, 6 per cent. per annum.

Largest loan outstanding, \$200.

JEWISH FARMERS CO-OPERATIVE CREDIT UNION OF RENSSELAER COUNTY NEW YORK

Nassau, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	NATHAN NAUM.....	Nassau, N. Y.
Vice-President.....	MORRIS ROSENBLUM.....	Nassau, N. Y.
Secretary-Treasurer.....	ISIDORE JANOFF.....	Nassau, N. Y.

ASSETS

Loans to members.....	\$1,744 80
Cash	67 94
	<u>\$1,812 74</u>

LIABILITIES

Shares, fully paid.....	\$460 00
Shares, instalment	3 00

504 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Borrowed money	\$1,000 00
Guaranty fund	189 72
Undivided profits	180 02
	<hr/>
	\$1,812 74
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$115 09
Payments on shares	66 00
Loans to members repaid.....	550 05
Interest received	75 79
Premium on shares.....	12 00
	<hr/>
	\$818 93
	<hr/>

DISBURSEMENTS

Loans to members.....	\$896 00
Interest on borrowed money.....	15 00
Salaries	15 00
Printing and stationery.....	5 00
Paid banking department, examination.....	5 89
Paid banking department, assessment.....	1 10
Rent	6 00
Livery	2 00
Officers' bonds	5 00
Cash on hand and on deposit December 31, 1917.....	67 94
	<hr/>
	\$818 93
	<hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 79; shares issued during the year, 13; shares withdrawn during the year, none; shares in force, 92. Borrowing members, 31, holding 91 shares; non-borrowing member, 1, holding 1 share. No female shareholders.

No unpaid withdrawals. Transfer fee, 50 cents. Interest paid by borrowing members, 6 per cent. per annum.

Largest loan outstanding, \$100.

KINGS COUNTY CREDIT UNION

No. 60 Graham avenue, Brooklyn, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	JACOB PANAMONA.....	204 Floyd Street.
Vice-President..	MOSES S. LEVY.....	19 Herriman Avenue, Jamaica, N. Y.
Secretary.....	SAMUEL GELLER	276 Throop Avenue.
Treasurer.....	JACOB CHAISON.....	142 Ten Eyck Street.

ASSETS

Loans to members.....	\$7,989 05
Cash	678 23
Interest on loans due and accrued.....	118 88
Revenue stamps	1 81
	<hr/>
	\$8,787 97
	<hr/>

LIABILITIES

Shares, fully paid	\$7,910 00
Shares, installment	96 68

CREDIT UNIONS

505

Guaranty fund	\$214 49
Undivided profits	432 78
Interest on loans, prepaid.....	105 00
Dividends payable	29 02
	<u>\$8,787 97</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$107 23
Payments on shares.....	3,603 18
Loans to members repaid.....	14,280 00
Interest received	698 56
Entrance fees received	32 90
Fines received	38
Revenue stamps	19
	<u>\$18,722 44</u>

DISBURSEMENTS

Shares withdrawn	\$1,471 50
Deposits withdrawn	40 00
Dividends paid	250 63
Loans to members.....	16,135 00
Salaries	93 75
Printing and stationery	4 80
Paid banking department, assessment.....	1 38
Interest rebates	76
Interest on deposits	2 00
Revenue stamps	2 00
Liability insurance	10 00
Rent	17 00
Postage	4 76
Income tax	6 18
General expense	4 45
Cash on hand and on deposit December 31, 1917.....	678 23
	<u>\$18,722 44</u>

Par value of shares, \$5.

Shares in force January 1, 1917, 1,160; shares issued during the year, 712; shares withdrawn during the year, 290; shares in force, 1,582. Borrowing members, 131, holding 1,582 shares; non-borrowing members, none. Female shareholders, 22, holding 326 shares. Total amount of interest credited or paid in cash to members on deposits during the year, \$2; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 25 cents. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month.

Largest loan outstanding, \$500.

MADISON AVENUE CREDIT UNION

No. 921 Madison Avenue, New York, N. Y.

[Organized 1917]

Officers	Names	Post-office addresses
President.....	FREDERICK R. ZIERICK...	322 East 90th Street.
Vice-President.....	HERMAN AUTENBIETH....	1411 Crotona Avenue, Bronx.
Secretary.....	JOHN M. ANDERSON.....	327 East 83d Street.
Treasurer.....	H. A. HAGEMAN.....	126 East 83d Street.

ASSETS

Bonds	\$50 00
Cash	228 10
	<u>\$278 10</u>

506 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

LIABILITIES

Shares, fully paid	\$200 00
Shares, instalment	69 50
Amount due members for deposits.....	6 10
Guaranty fund	2 50

\$278 10

RECEIPTS

Payments on shares.....	\$289 50
Deposits	6 10
Entrance fees received	2 50
Madison Avenue Presbyterian Church, gift.....	15 00
Thrift club members, gift.....	5 00

\$298 10

DISBURSEMENTS

Bonds purchased	\$50 00
Printing and stationery.....	20 00
Cash on hand and on deposit December 31, 1917.....	228 10

\$298 10

Par value of shares, \$10.

Shares in force January 1, 1917, none; shares issued during the year, 42; shares withdrawn during the year, none; shares in force, 42. Borrow-members, none; non-borrowing members, 25, holding 42 shares. No female shareholders. Five members are depositors. Largest deposit balance December 31, 1917, \$2.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents.

No loans have been made.

METALS CREDIT UNION

No. 120 Broadway, New York, N. Y.

[Organized 1917]

Officers	Names	Post-office addresses
President.....	J. STRAYER, JR.....	120 Broadway.
Vice-President.....	BENJAMIN ANDERSON.....	120 Broadway.
Secretary.....	EMELINE H. SCHNABEL.....	120 Broadway.
Treasurer.....	LAWRENCE ECKELKAMP.....	120 Broadway.

ASSETS

Loans to members.....	\$82 51
Bonds.	1,000 00
Cash.	823 98
Interest on bonds, accrued.....	7 91

\$1,914 40

LIABILITIES

Shares, fully paid.....	\$1,720 00
Shares, installment	57 50
Amount due members for deposits.....	5 00
Guaranty fund	50 11
Undivided profits	81 79

\$1,914 40

CREDIT UNIONS

507

RECEIPTS

Payments on shares	\$1,882 50
Deposits	85 00
Loans to members repaid.....	185 65
Interest received	17 06
Entrance fees received.....	25 40
Fines received	46
Donation from Goldschmidt Detinning Co.....	100 00
	<hr/>
	\$2,296 07

DISBURSEMENTS

Shares withdrawn	\$105 00
Deposits withdrawn	80 00
Loans to members.....	268 16
Bonds purchased	1,000 00
Notary fees	1 00
County clerk	2 02
Officers' bonds	8 00
Interest accrued on bonds.....	7 91
Cash on hand and on deposit December 31, 1917.....	823 98
	<hr/>
	\$2,296 07

Par value of shares, \$10.

Shares in force January 1, 1917, none; shares issued during the year, 181; shares withdrawn during the year, 9; shares in force, 172. Borrowing members, 3, holding 15 shares; non-borrowing members, 33, holding 157 shares. Female shareholders, 14, holding 71 shares. One member is a depositor. Largest deposit balance December 31, 1917, \$5.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, not over 25 cents. Interest paid by borrowing members, 1 per cent. and $\frac{1}{2}$ of 1 per cent per month.

Largest loan outstanding, \$36.26.

METROPOLITAN CREDIT UNION

No. 831 $\frac{1}{2}$ DeKalb avenue, Brooklyn, N. Y.

[Organized 1914]

Officers	Names	Post-office addresses
President.....	MAX KALICHSTEIN	221 Pulaski Street.
Vice-President.....	MAX KATCHER.....	13 Delmonico Place.
Secretary.....	HENRY GOLD	831 $\frac{1}{2}$ DeKalb Avenue.
Treasurer.....	ABRAHAM HALPERN	115 Essex St., New York.

ASSETS

Loans to members.....	\$13,988 70
Bonds.	824 00
Cash.	2,544 71
Interest on loans due and accrued.....	541 75
	<hr/>
	\$17,899 16

LIABILITIES

Shares, fully paid.....	\$15,760 00
Shares, installment	283 50
Guaranty fund	920 17
Undivided profits	935 49
	<hr/>
	\$17,899 16

RECEIPTS

Cash on hand January 1, 1917.....	\$323 27
Payments on shares.....	6,172 62
Loans to members repaid.....	37,672 98
Interest received	1,540 07
Entrance fees received.....	122 82
	<hr/>
	\$45,831 76

DISBURSEMENTS

Shares withdrawn	\$2,862 77
Dividends paid	733 07
Loans to members.....	38,284 18
Bonds purchased	824 00
Salaries.	221 25
Printing and stationery.....	67 81
Paid banking department	7 50
Profit and loss	122 89
Interest rebated	3 00
Office fixtures	34 92
Officers' bonds	10 00
Rentals.	91 50
Counsel fees	24 16
Cash on hand and on deposit December 31, 1917.....	2,544 71
	<hr/>
	\$45,831 76

Par value of shares, 10.

Shares in force January 1, 1917, 1,231; shares issued during the year, 618; shares withdrawn during the year, 273; shares in force, 1,576. Borrowing members, 158, holding 1,232 shares; non-borrowing members, 55, holding 344 shares. Female shareholders, 27, holding 242 shares. Total dividends credited members during the year, \$733.07; rate, 7½ per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month.

Largest loan outstanding, \$500.

MUTUAL INVESTMENT CREDIT UNION

No. 253 Broadway, New York, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	EDWARD REYNOLDS.....	253 Broadway.
Vice-President.....	WELCOME I. CAPEN.....	253 Broadway.
Secretary and Treas...	FELIX J. KERNAN.....	253 Broadway.

ASSETS

Loans to members	\$32,783 20
Bonds.	21,938 76
Cash.	1,662 44
	<hr/>
	\$56,384 40

LIABILITIES

Shares, fully paid	\$11,822 00
Shares, installment	10,938 51
Unpaid dividends credited on shares.....	17 56
Amount due members for deposits.....	812 38
Guaranty fund	1,679 72

CREDIT UNIONS

509

Undivided profits	\$2,559 37
Accounts payable	124 61
Liberty bond installments	28,430 25

\$56,384 40

RECEIPTS

Cash on hand January 1, 1917.....	\$1,389 71
Payments on shares.....	18,130 92
Deposits	7,500 97
Loans to members repaid.....	51,077 97
Bonds sold	70,684 00
Interest received	4,151 98
Entrance fees received.....	254 50
Discount on merchandise purchased.....	444 94
Goods purchased on account of borrowing members.....	124 61

\$153,759 60

DISBURSEMENTS

Shares withdrawn	\$16,132 90
Deposits withdrawn	6,688 59
Dividends paid	1,381 36
Loans to members.....	54,224 02
Bonds purchased	64,192 51
Borrowed money repaid.....	4,500 00
Interest on borrowed money.....	28 77
Salaries.	1,500 52
Printing and stationery.....	166 65
Paid banking department.....	22 87
Postage.	59 88
Rent, safe deposit box.....	15 00
Officers' bonds	5 00
Expenses of collection	11 25
Taxes	44 14
Interest on deposits.....	203 06
Revenue stamps	4 60
Interest accrued on bonds.....	800 60
Purchases of merchandise account of borrowing members....	2,115 44
Cash on hand and on deposit December 31, 1917.....	1,662 44

\$153,759 60

Par value of shares, \$1.

Shares in force January 1, 1917, 20,762; shares issued during the year, 18,131; shares withdrawn during the year, 16,133; shares in force, 22,760. Borrowing members, 829, holding 8,408 shares; non-borrowing members, 419, holding 14,352 shares. Female shareholders, 115, holding 2,626 shares. Twelve members are depositors. Largest deposit balance December 31, 1917, \$600. Total dividends credited members during the year, \$1,381.36; rate, 10 per cent. Total amount of interest credited or paid in cash to members on deposits during the year, \$203.06; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 50 cents. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. and ½ of 1 per cent. per month.

Largest loan outstanding, \$6,400.

NEW YORK LIFE EMPLOYEES CREDIT UNION

No. 346 Broadway, New York, N. Y.

[Organized 1917]

Officers	Names	Post-office addresses
President.....	LEO H. McCALL.....	346 Broadway.
Vice-President.....	GUSTAVE A. LOOSER.....	346 Broadway.
Secretary.....	WM. F. ROHLFFS.....	346 Broadway.
Treasurer.....	HAMILTON W. FISH.....	346 Broadway.

ASSETS

Loans to members.....	\$5,192 00
Bonds.	500 00
Cash	4,003 89
Interest on bonds, accrued.....	10 83
Revenue stamps	1 00
	<hr/>
	\$9,707 72
	<hr/>

LIABILITIES

Shares, fully paid.....	\$4,110 00
Shares, instalment	32 75
Amount due members for deposits.....	5,230 61
Guaranty fund	77 13
Undivided profits	257 23
	<hr/>
	\$9,707 72
	<hr/>

RECEIPTS

Payments on shares.....	\$5,189 75
Deposits	14,497 58
Loans to members repaid.....	13,462 50
Interest received	505 11
Entrance fees received	115 60
Fines received	3 20
Transfer of funds from employees' fund.....	104 00
	<hr/>
	\$33,877 74
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$1,047 00
Deposits withdrawn	9,266 97
Loans to members.....	18,654 50
Bonds purchased	500 00
Interest on borrowed money.....	168 71
Salaries	90 00
Organization expenses	145 67
Revenue stamps	1 00
Cash on hand and on deposit December 31, 1917.....	4,003 89
	<hr/>
	\$33,877 74
	<hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, none; shares issued during the year, 1,044; shares withdrawn during the year, 206; shares in force, 838. Borrowing members, 182, holding 354 shares; non-borrowing members, 224, holding 484 shares. Female shareholders, 183, holding 284 shares. Two hundred seventy-one members are depositors. Largest deposit balance December 31, 1917, \$253.28. Total amount of interest credited or paid in cash to members on deposits during the year, \$166.10; rate; 3 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents. Interest paid by borrowing members, 3/5 of 1 per cent. per month.

Largest loan outstanding \$1,500.

PROSPERITY FUND CREDIT UNION

No. 34 Nassau street, New York, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	WILLIAM L. SIMRELL.....	34 Nassau Street.
Vice-President.....	F. C. DENNING.....	34 Nassau Street.
Secretary.....	H. A. LEGGETT.....	34 Nassau Street.
Treasurer.....	G. C. TURNER.....	34 Nassau Street.

ASSETS

Loans to members.....	\$4,388 00
Bonds	15,742 50
Cash	2,972 78
Interest on bonds accrued.....	197 19
	<hr/>
	\$23,300 47

LIABILITIES

Shares, fully paid	\$1,139 00
Unpaid dividends credited on shares.....	13 65
Amount due members for deposits.....	19,909 53
Borrowed money	2,000 00
Guaranty fund	62 67
Undivided profits	47 77
Interest prepaid on loans.....	119 91
Interest accrued on borrowed money.....	7 94
	<hr/>
	\$23,300 47

RECEIPTS

Cash on hand January 1, 1917.....	\$3,292 06
Payments on shares.....	1,571 00
Deposits	49,598 46
Loans to members repaid.....	7,239 00
Bonds sold	6,268 13
Money borrowed	2,000 00
Interest received	1,028 46
Entrance fees received	14 50
Adjustment of bond values.....	1,355 00
	<hr/>
	\$72,366 61

DISBURSEMENTS

Shares withdrawn	\$89 00
Deposits withdrawn	49,319 35
Dividends paid	29 33
Loans to members	6,019 00
Bonds purchased	10,020 00
Borrowed money repaid.....	1,500 00
Interest on borrowed money.....	4 69
Printing and stationery.....	18 10
Paid banking department, examination.....	12 00
Paid banking department, assessment.....	2 32
Documentary stamps	40
Rent safe deposit box.....	5 00
Officers' bonds	9 00
Profit and loss, sale of bonds.....	67 13
Profit and loss	245 00
Interest on deposit, due members.....	943 51
Reduction of capital, depreciation on bonds.....	1,110 00
Cash on hand and on deposit December 31, 1917.....	2,972 78
	<hr/>
	\$72,366 61

Par value of shares, \$1.
Shares in force January 1, 1917, 767; shares issued during the year, 1,571; shares withdrawn during the year, 89; shares in force, 2,249. Borrowing members, 36, holding 40 shares; non-borrowing members, 554, holding 2,209 shares. Female shareholders, 156, holding 211 shares. Four hundred thirty-one members are depositors. Largest deposit balance December 31, 1917, \$1,602.80. Total amount of interest credited or paid in cash to members on deposits during the year, \$943.51; rate, 4 per cent.
No unpaid withdrawals. Entrance fee, 50 cents. Interest paid by borrowing members, 7½ per cent. per annum.
Largest loan outstanding, \$500.

P. S. C. EMPLOYEES CREDIT UNION

No. 120 Broadway, New York, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	CLIFFORD M. HOLLAND ...	159 Remsen St., Bklyn, N. Y.
Vice-President.....	W. F. STEVENSON.....	120 Broadway.
Secretary.....	WM. C. WHISTON.....	120 Broadway.
Treasurer.....	WM. GOLDSTEIN	120 Broadway.

ASSETS

Loans to members	\$7,826 56
Bonds	3,850 00
Cash	1,434 42
Interest accrued	54 92
	<u>\$13,165 90</u>

LIABILITIES

Shares, fully paid.....	\$8,280 00
Shares, installment	13 00
Unpaid dividends credited on shares.....	35 53
Amount due members for deposits.....	3,720 91
Guaranty fund	519 20
Undivided profits	406 60
Interest accrued on deposits.....	24 44
Interest unearned	121 22
Salaries due and unpaid.....	45 00
	<u>\$13,165 90</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$3,282 79
Payments on shares.....	4,301 00
Deposits	11,008 35
Loans to members repaid.....	30,359 45
Bonds sold	1,000 00
Money borrowed	900 00
Interest received	1,020 12
Entrance fees received.....	57 90
Fines received	258 76
Donation	78 89
	<u>\$52,267 26</u>

CREDIT UNIONS

513

DISBURSEMENTS

Shares withdrawn	\$2,207 00
Deposits withdrawn	9,478 31
Dividends paid	9 39
Loans to members.....	33,916 14
Bonds purchased	3,905 00
Borrowed money repaid.....	900 00
Interest on borrowed money.....	65 27
Salaries	285 00
Printing and stationery.....	28 00
Paid banking department.....	1 51
Refunds	15
General expense	7 07
Officers' bonds	30 00
Cash on hand and on deposit December 31, 1917.....	1,434 42
	<hr/>
	\$52,267 26

Par value of shares, \$5.

Shares in force January 1, 1917, 1,191; shares issued during the year, 611; shares withdrawn during the year, 149; shares in force, 1,653. Borrowing members, 268, holding 764 shares; non-borrowing members, 120, holding 889 shares. Female shareholders, 7, holding 18 shares. Ninety-one members are depositors. Largest deposit balance December 31, 1917, \$399.68. Total dividends credited members during the year, \$44.92; rate, 6 per cent. Total amount of interest credited or paid in cash to members on deposits during the year, \$106.29; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month.

Largest loan outstanding, \$565.

RIVERSIDE BUSINESSMEN CREDIT UNION OF NEW YORK CITY

No. 163 West 98th street, New York, N. Y.

[Organized 1917]

Officers	Names	Post-office addresses
President.....	MORRIS NOVIK.....	200 Madison Street.
Vice-President.....	ARTHUR BROWDA.....	221 West 141st Street.
Secretary.....	BENJAMIN ALPERSTEIN.....	1 East 28th Street.
Treasurer.....	MORRIS HANKIN.....	163 West 98th Street.

ASSETS

Loans to members.....	\$3,593 50
Cash	274 63
	<hr/>
	\$3,868 13

LIABILITIES

Shares, fully paid.....	\$3,375 00
Shares, installment . . .	185 50
Guaranty fund	78 13
Undivided profits	229 50
	<hr/>
	\$3,868 13

RECEIPTS

Payments on shares	\$3,836 44
Loans to members repaid.....	8,021 50
Interest received	457 75
Entrance fees received.....	56 52
Refund for pass books.....	20 40
	<hr/>
	\$12,392 61
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$275 94
Loans to members	11,615 00
Salaries	89 00
Printing and stationery.....	67 75
Attorney, organization expenses.....	50 00
Postage	5 79
Rent	14 50
Cash on hand and on deposit December 31, 1917.....	274 63
	<hr/>
	\$12,392 61
	<hr/>

Par value of shares, \$25.

Shares in force January 1, 1917, none; shares issued during the year, 186; shares withdrawn during the year, 32; shares in force, 154. Borrowing members, 52, holding 103 shares; non-borrowing members, 34, holding 51 shares. Female shareholders, 8, holding 10 shares.

No unpaid withdrawals. Transfer fee, 50 cents. Interest paid by borrowing members, 8 per cent. per annum.

Largest loan outstanding, 216.

RUSSIAN-POLISH PROGRESSIVE CREDIT UNION

No. 52 Tompkins avenue, Brooklyn, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	JACOB BARNETT	200 Madison Street.
Vice-President.....	LOUIS KRONENBERG.....	221 West 141st Street.
Secretary.....	SOLOMON JACOBS	1 East 28th Street.
Treasurer.....	ISAAC COHEN	163 West 98th Street.

ASSETS

Loans to members.....	\$5,750 00
Cash	914 19
	<hr/>
	\$6,664 19
	<hr/>

LIABILITIES

Shares, fully paid.....	\$5,660 00
Shares, installment	983 00
Guaranty fund	21 19
	<hr/>
	\$6,664 19
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$780 47
Payments on shares.....	3,656 00
Loans to members repaid.....	14,593 00
Interest received	593 60
Entrance fees received.....	124 10
Transfer fees received	123 00
Fines received	29 17
	<hr/>
	\$19,899 34
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$620 00
Dividends paid	700 00
Loans to members	17,355 00
Salaries	177 00
Printing and stationery.....	24 93
Paid banking department, examination.....	10 00
Paid banking department, assessment.....	1 22
Rent	25 00
Legal fees	45 00
Miscellaneous	27 00
Cash on hand and on deposit December 31, 1917.....	914 19
	<hr/>
	\$19,899 34
	<hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 945; shares issued during the year, 311; shares withdrawn during the year, 124; shares in force, 1,132. Borrowing members, 92, holding 948 shares; non-borrowing members, 40, holding 184 shares. Female shareholders, 28, holding 313 shares. Total dividends credited members during the year, \$700; rate, 12 per cent.

No unpaid withdrawals. Entrance fee, \$1. Transfer fee, 20 cents. Interest paid by borrowing members, 1 per cent. per month.

Largest loan outstanding, \$248.

SPEEDWELL CREDIT UNION

No. 119 West 40th street, New York, N. Y.

[Organized 1914]

Officers	Names	Post-office addresses
President.....	MARTIN SAMUELS	119 West 40th Street.
Vice-President.....	MILLARD SHRODER.....	119 West 40th Street.
Secretary.....	RUTH M. WHEELER.....	119 West 40th Street.
Treasurer.....	RUTH W. DOLEN.....	119 West 40th Street.

ASSETS

Loans to members	\$1,305 00
Bonds	2,956 75
Cash	3,619 64
Interest on bonds accrued.....	21 66
	<hr/>
	\$7,903 05
	<hr/>

LIABILITIES

Shares, fully paid.....	\$3,745 00
Shares, installment	50
Amount due members for deposits.....	3,701 55
Guaranty fund	241 20
Undivided profits	154 30
Interest accrued on deposits.....	60 50
	<hr/>
	\$7,903 05
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$3,260 70
Payment on shares.....	2,020 75
Deposits	5,656 24

516 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Loans to members repaid.....	\$1,274 50
Bonds sold	2,033 25
Interest received	335 18
	<hr/>
	\$14,580 62
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$5,381 75
Deposits withdrawn	3,723 43
Dividends paid	233 07
Loans to members.....	1,546 05
Printing and stationery.....	4 20
Paid banking department, examination.....	8 00
Paid banking department, assessment.....	1 55
Rent, safe deposit box.....	5 00
Officers' bonds	12 50
Income tax	4 27
Interest paid depositors.....	41 16
Cash on hand and on deposit December 31, 1917.....	3,619 64
	<hr/>
	\$14,580 62
	<hr/>

Par value of shares, \$1.

Shares in force January 1, 1917, 7,106; shares issued during the year, 2,020; shares withdrawn during the year, 5,381; shares in force, 3,745. Borrowing members, 118, holding 3,045 shares; non-borrowing members, 3, holding 700 shares. Female shareholders, 15, holding 377 shares. Ninety-eight members are depositors. Largest deposit balance December 31, 1917, \$453.77. Total dividends credited members during the year, \$233.07; rate, 4 per cent. Total amount of interest credited or paid in cash to members on deposits during the year, \$41.16; rate, 4 per cent.

No unpaid withdrawals. Interest paid by borrowing members, 1 per cent. per month; 6 per cent. and 9 per cent. per annum.

Largest loan outstanding, \$500.

STANDARD CREDIT UNION

No. 68 First street, New York, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President	HENRY RUSCHIN	188 Second Avenue.
Vice-President ..	JACK GOLDBERG	452 New Jersey Avenue, Brooklyn.
Secretary	WILLIAM H. BOBBICK..	744 Beck Street, Bronx.
Treasurer	SIMON WECHSLER	850 Kelley Street, Bronx.

ASSETS

Loans to members.....	\$1,169 00
Cash	1,113 02
	<hr/>
	\$2,282 02
	<hr/>

LIABILITIES

Shares, fully paid.....	\$2,100 00
Amount due members for deposits.....	11 06
Guaranty fund	62 66
Undivided profits	108 30
	<hr/>
	\$2,282 02
	<hr/>

CREDIT UNIONS

517

RECEIPTS

Cash on hand January 1, 1917.....	\$346 31
Payments on shares	1,290 00
Deposits	11 06
Loans to members repaid.....	4,111 00
Interest received	165 46
Entrance fees received.....	5 50
	<hr/>
	\$5,929 33

DISBURSEMENTS

Shares withdrawn	\$330 00
Dividends paid	82 25
Loans to members.....	4,383 00
Printing and stationery.....	19 98
Paid banking department, assessment.....	1 08
Cash on hand and on deposit December 31, 1917.....	1,113 02
	<hr/>
	\$5,929 33

Par value of shares, \$5.

Shares in force January 1, 1917, 228; shares issued during the year, 258; shares withdrawn during the year, 66; shares in force, 420. Borrowing members, 17, holding 200 shares; non-borrowing members, 25, holding 220 shares. Female shareholders, 8, holding 140 shares. Fifteen members are depositors. Largest deposit balance December 31, 1917, \$1.14. Total dividends credited members during the year, \$82.25; rate, 11 per cent.

No unpaid withdrawals. Entrance fee, 50 cents. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month.

Largest loan outstanding, \$245.

STAR CREDIT UNION

No. 164 Chatham street, Rochester, N. Y.

[Organized 1917]

Officers	Names	Post-office addresses
President.....	MAX COHEN.....	112½ Woodward Street.
Vice-President.....	PHILIP PERLSTEIN.....	10 Gorham Street.
Secretary.....	JOSEPH POSNER.....	28 Morris Street.
Treasurer.....	MORRIS MAYROVITZ.....	203 Hudson Street.

ASSETS

Loans to members.....	\$942 50
Cash	69 12
	<hr/>
	\$1,011 62

LIABILITIES

Shares, instalment	\$1,011 62
--------------------------	------------

RECEIPTS

Payments on shares	\$1,127 74
Loans to members.....	1,454 00
Money borrowed	238 00
Interest received	61 21
Entrance fees received.....	12 00
Fines received	45
Advances	420 38
	<hr/>
	\$3,313 78

DISBURSEMENTS

Shares withdrawn	\$116 12
Loans to members	2,396 50
Borrowed money repaid.....	238 00
Printing and stationery	32 71
Advances repaid	363 00
Organization expense	98 33
Cash on hand and on deposit December 31, 1917.....	69 12
	<hr/>
	\$3,313 78

Par value of shares, \$25.

Shares in force January 1, 1917, none; shares issued during the year, 169; shares withdrawn during the year, 12; shares in force, 157. Borrowing members, 18, holding 84 shares; non-borrowing members, 20, holding 73 shares. Female shareholders, 3, holding 3 shares.

No unpaid withdrawals. Entrance fee, \$2. Transfer fee, 25 cents. Interest paid by borrowing members, 8 per cent. per annum.

Largest loan outstanding, \$127.50.

THE TRIBUNE CREDIT UNION INC.

No. 154 Nassau street, New York, N. Y.

[Organized 1917]

Officers	Names	Post-office addresses
President.....	FRANK A. EATON.....	154 Nassau Street.
Vice-President.....	A. J. MCKENNA.....	New York Tribune.
Secretary.....	LAURA B. CARPENTER.....	New York Tribune.
Treasurer.....	STEPHEN T. CLARKE.....	154 Nassau Street.

ASSETS

Loans to members.....	\$1,514 44
Cash	1,024 33
	<hr/>
	\$2,538 77

LIABILITIES

Shares, fully paid	\$2,100 00
Shares, installment	217 10
Amount due members for deposits.....	114 18
Guaranty fund	60 63
Undivided profits	46 86
	<hr/>
	\$2,538 77

RECEIPTS

Payments on shares	\$2,905 60
Deposits	586 18
Loans to members repaid.....	1,675 06
Interest received	46 86
Entrance fees received.....	145 20
Fines received	6 15
	<hr/>
	\$5,365 05

DISBURSEMENTS

Shares withdrawn	\$588 50
Deposits withdrawn	472 00
Loans to members.....	3,189 50
Salaries	7 50

CREDIT UNIONS

519

Printing and stationery.....	\$76 97
Officers' bonds	6 25
Cash on hand and on deposit December 31, 1917.....	1,024 33
	<hr/>
	\$5,365 05
	<hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, none; shares issued during the year, 1,452; shares withdrawn during the year, 328; shares in force, 1,124. Borrowing members, 49, holding 549 shares; non-borrowing members, 75, holding 575 shares. Female shareholders, 17, holding 323 shares. Thirteen members are depositors. Largest deposit balance December 31, 1917, \$58.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 10 cents. Interest paid by borrowing members, 1 per cent. per month.

Largest loan outstanding, \$125.

THE UNITED CREDIT UNION

No. 250 East 67th street, Brooklyn, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President	LEO TRAURIG.....	841 East 120th Street.
Acting Vice-President.	HARRY GOLDBERG.....	62 West 93d Street.
Secretary	ELIAS W. KLAR.....	250 East 67th Street.
Treasurer	MAX ZILAN.....	119 East 104th Street.

ASSETS

Loans to members.....	\$4,902 50
Cash	130 40
	<hr/>
	\$5,032 90
	<hr/>

LIABILITIES

Shares, fully paid.....	\$4,200 00
Shares, installment	117 75
Unpaid dividends credited on shares.....	65 10
Amount due members for deposits.....	200 00
Guaranty fund	219 15
Undivided profits	230 90
	<hr/>
	\$5,032 90
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$105 40
Payments on shares.....	2,370 47
Deposits	200 00
Loans to members repaid.....	6,086 75
Interest received	481 52
Entrance fees received.....	47 20
Transfer fees received.....	25
Fines received	10
Sale of pass books.....	15 50
	<hr/>
	\$9,307 19
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$452 00
Deposits withdrawn	42 00
Dividends paid	88 51
Loans to members.....	8,400 00

Salaries	\$50 00
Printing and stationery.....	20 83
Paid banking department, examination.....	17 50
Paid banking department, assessment.....	1 16
Interest paid depositors.....	2 94
Rent	50 00
Officers' bonds	9 00
Notary fees	3 00
Attorney's fees	15 00
Miscellaneous expenses	12 35
Interest rebated	2 50
Postage	10 00
Cash on hand and on deposit December 31, 1917.....	130 40
	<hr/>
	\$9,307 19

Par value of shares, \$5.

Shares in force January 1, 1917, 514; shares issued during the year, 473; shares withdrawn during the year, 93; shares in force, 894. Borrowing members, 70, holding 561 shares; non-borrowing members, 63, holding 333 shares. Female shareholders, 29, holding 236 shares. Two members are depositors. Largest deposit balance December 31, 1917, \$100. Total dividends credited members during the year, \$265.40; rate, 10 per cent. Total amount of interest credited or paid in cash to members on deposits during the year, \$3.10; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents. Interest paid by borrowing members, 6 per cent. per annum.

Largest loan outstanding, \$204.

WEST SIDE CREDIT UNION

No. 347 West 35th street, New York, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	ADOLPH SCHINDLER	441 West 35th Street
Vice-President.....	SAMUEL BROWN	345 West 38th Street.
Secretary.....	PHILIP KARMEL	303 West 38th Street.
Treasurer.....	BARNET COHN.....	331 West 38th Street.

ASSETS

Loans to members.....	\$20,749 00
Cash	796 22

\$21,545 22

LIABILITIES

Shares, fully paid.....	\$8,345 00
Amount due members for deposits.....	10,107 25
Guaranty fund	370 87
Undivided profits	899 61
Reserved for dividends, premiums.....	1,822 49

\$21,545 22

RECEIPTS

Cash on hand January 1, 1917.....	\$1,047 38
Payments on shares.....	2,253 00
Deposits	10,158 75
Loans to members repaid.....	46,345 00
Money borrowed	500 00

Interest received	\$1,449 35
Entrance fees received.....	26 50
Fines received	18 00
Premiums	1,601 24
	<hr/>
	\$63,399 22
	<hr/> <hr/>

DISBURSEMENTS

Shares withdrawn	\$1,357 32
Deposits withdrawn	51 50
Loans to members.....	60,305 00
Borrowed money repaid.....	500 00
Salaries	100 00
Printing and stationery.....	66 22
Paid banking department, assessment.....	1 46
Rent	150 00
Accountant	60 00
Janitor	10 00
Messenger	1 50
Cash on hand and on deposit December 31, 1917.....	796 22
	<hr/>
	\$63,399 22
	<hr/> <hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 1,382; shares issued during the year, 302; shares withdrawn during the year, 15; shares in force, 1,669. Borrowing members, 100, holding 1,264 shares; non-borrowing members, 42, holding 405 shares. Female shareholders, 7; holding 75 shares. One hundred forty-two members are depositors. Largest deposit balance December 31, 1917, \$403.

No unpaid withdrawals. Entrance fee, 50 cents. Transfer fee, 25 cents. Interest paid by borrowing members, 10 per cent. per annum.

Largest loan outstanding, \$2,024.

Blank Used for Annual Report

ANNUAL REPORT

Of the
located at No. *street*
in the
..... *of*
..... *for the year ending December 31, 1918,*
made to the Superintendent of Banks, pursuant to the provisions of Chapter
369 of the Laws of 1914, Article X.

Organized under Laws of 1....

Commenced business.....

Assets

- 1. Loans on bond and mortgage including prior mortgages (face value) —(see schedule A).... \$....
- 2. Loans on shares.....
- 3. Stocks and bonds (market value)
- 4. Shares of Land Bank of State of New York ..
- 5. Contracts for the sale of real estate
- 6. Real estate, including mortgages on same.....
- 7. Cash on hand and in bank.
- 8. Furniture and fixtures... ..
- 9. Installments due and unpaid†\$....
- 10. Interest, premium, fees and fines due and unpaid†
- 11. Other assets (see schedule B)

Total \$....

Liabilities

- 1. Due shareholders, dues (see schedule F) \$....
- 2. Due shareholders, dividends credited (see schedule F)
- 3. Due shareholders, matured shares (see schedule F)
- 4. Balance to be paid borrowers on mortgage loans (see schedule A).....
- 5. Prior mortgages
- 6. Borrowed money
- 7. Undivided profits.....
- 8. Advances by Land Bank..
- 9. Guaranty fund as required by section 392 of Banking Law
- 10. Unearned or rebatable premium†
- 11. Other liabilities (see schedule C)

Total \$....

† See section 385 of chapter 369, Laws of 1914.
‡ Extend separately if carried as assets.

REPORT FOR THE YEAR ENDING DECEMBER 31, 1918

<i>Receipts</i>		<i>Disbursements</i>	
1. Cash on hand January 1, 1918	\$....	1. Loaned on mortgage (see schedule A)	\$....
2. Dues received (see schedule F) .....	....	2. Loaned on shares.....	....
3. Prior mortgages .....	....	3. Dues repaid on withdrawal, or applied on loans (see schedule F) .....	....
4. Money borrowed .....	....	4. Dividends paid on withdrawal, or applied on loans (see schedule F) .	....
5. Mortgages redeemed, foreclosed or transferred to real estate account (see schedule A) .....	....	5. Paid matured shares, dues* and dividends* (see schedule F) .....	....
6. Loans on shares repaid...	....	6. Cash dividends paid on income and accumulative prepaid shares (see schedule F) .....	....
7. Real estate sold.....	....	7. Paid borrowed money and prior mortgages .....	....
8. Fees received by association and its agents....	....	8. Paid interest on borrowed money and prior mortgages .	....
9. Fines received.....	....	9. Paid for real estate (including foreclosures and transfers) .	....
10. Interest received .....	....	10. Paid salaries and clerk-hire .	....
11. Premium received.....	....	11. Paid advertising, printing and postage .....	....
12. Rent received.....	....	12. Paid rent .....	....
13. Dividends retained on withdrawals .	....	13. Paid repairs to real estate .....	....
14. Other receipts (see schedule D) .....	....	14. Paid taxes, insurance, etc., on real estate held.....	....
		15. Other disbursements (see schedule E) .....	....
		16. Cash on hand December 31, 1918 .	....
Total	\$....	Total	\$....

* Deduct dues from subdivision No. 3; deduct dividends from subdivision No. 4.

1. Is the plan of your association permanent or serial?.....
2. What is the par value per share (matured)?.....
3. Are your installment payments weekly or monthly?.....
What amount per share?.....
4. How many shares were in force January 1, 1918?.....
How many shares were issued during the year 1918?.....
How many shares were withdrawn during the year 1918?.....
How many shares in force at the close of business December 31, 1918?....
5. How many borrowing members have you?.....Give total
number of shares held by them December 31, 1918.....
6. How many non-borrowing members have you?.....Give total
number of shares held by them December 31, 1918.....
7. How many female shareholders?.....Give total number
of shares held by them December 31, 1918.....
8. Give total dividends credited members on installment shares (including
matured shares) during the year 1918, \$....., dates.....,
.....rate per cent. per annum.
9. Give total dividends credited or paid in cash to members on other shares
during the year 1918, \$....., dates....., rate.....
per cent. per annum.
10. Give total dividends forfeited by withdrawing members during year 1918,
\$.....
11. State total amount of filed and unpaid withdrawals December 31, 1918,
\$.....
12. State total amount of shares matured during year 1918, dues.
\$....., dividends, \$....., total, \$.....
13. Do you charge an entrance or membership fee?.....What
is the amount?.....
14. State total entrance and membership fees received by the association and
its agents during the year, \$.....
15. State total amount paid, either directly or indirectly, during the year 1918
as salaries, commissions, fees, or other compensation to the officers,
directors, auditors, attorneys, agents, clerks and all other employees,
and for rent, advertising, commissions, and all other operating expenses,
as defined in section 390 of the Banking Law, \$.....
.....
16. State total amount unpaid which the association became liable to pay
either directly or indirectly, during the year 1918, as salaries, com-
missions, fees, or other compensation to the officers, directors, auditors,
attorneys, agents, clerks, and all other employees, and for rent, adver-
tising, commissions, and all other operating expenses, as defined in
section 390 of the Banking Law, \$.....
17. What officers are under bond as per subdivision 4, section 376 of Banking
Law?.....
.....
18. State amount of each bond } President, \$..... Expires.....
and date of expiration.... } Secretary, \$..... Expires.....
 } Treasurer, \$..... Expires.....
 } Attorney, \$..... Expires.....
19. What premium plan do you follow: gross, installment or premium-
interest?.....
20. What rate of interest is paid by borrowing members?.....
21. What is the usual premium charged borrowing members?.....
22. In what States and in what counties of this State have you loaned
money?.....
23. State the largest mortgage loan you have outstanding, \$.....
24. State amount outstanding on mortgages in force on property in this
State, \$.....
25. State total number of foreclosures commenced in 1918.....
26. State total number of foreclosures completed in 1918.....
27. State number of parcels of real estate taken during the year upon the
foreclosure or settlement of mortgage loans.....

SCHEDULE A

Loans on bond and mortgage December 31, 1917, including prior mortgages		\$.....
Less balance to be paid on mortgage loans December 31, 1917.		.....
Net amount in mortgages December 31, 1917, including prior mortgages		\$.....
Amount loaned on bond and mortgage during the year 1918, including prior mortgages		.....
Balance to be paid on mortgage loans December 31, 1918....		.....
Total		\$.....
Less item 5 of receipts, viz.:	Mortgages redeemed during the year 1918, including prior mortgages	.....
	Mortgages foreclosed during the year 1918, including prior mortgages	.....
	Mortgages transferred to real estate during the year 1918, including prior mortgages..	.....
	
Loans on bond and mortgage December 31, 1918, including prior mortgages (item No. 1 of assets)		\$.....

SCHEDULE B

Other assets:	
Taxes, insurance, etc., advanced	\$.....
.....
.....
.....

SCHEDULE C

Other liabilities:	
.....	\$.....
.....
.....
.....

SCHEDULE D

Other receipts:	
Taxes, insurance, etc., repaid	\$.....
.....
.....
.....

SCHEDULE E

Other disbursements: Banking Department:		{ Examination	\$.....
		{ Assessment	.....
Taxes, insurance, etc., advanced			.....
.....		
.....		
.....		

SCHEDULE F

DUES CREDITED	Balance December 31, 1917			Received dur- ing year 1918			Repaid dur- ing year 1918			Due share- holders Dec. 31, 1918		
Matured shares.....	\$.....	*\$.....	\$.....	\$.....†
Installment shares.....
Savings shares.....
Accumulative prepaid shares..
Income shares.....
Juvenile savings shares.....
National defense savings shares
Totals.....	\$.....	\$.....	\$.....	\$.....

DIVIDENDS CREDITED	Balance December 31, 1917			Credited during year 1918			Paid during year 1918			Balance stand- ing to credit of shareholders Dec. 31, 1918		
Matured shares.....	\$.....	*\$.....	\$.....	\$.....†
Installment shares.....
Savings shares.....
Accumulative prepaid shares..
Income shares.....
Juvenile savings shares.....
National defense savings shares
Totals.....	\$.....	\$.....	\$.....	\$.....

* These two items should equal the amount of shares matured during the year. † Liabilities No. 3. ‡ Liabilities No. 1. § Liabilities No. 2.

STATE OF NEW YORK, }
COUNTY OF..... } ss:
CITY OF..... }
..... President, and
* Secretary Treasurer of the.....
being duly sworn, each for himself deposes and says, that the foregoing report of the assets and liabilities of the said association at the close of business December 31, 1918, and of its receipts and disbursements during the calendar year ending December 31, 1918, including the schedules and answers to questions therein contained, is true and correct in all respects, to the best of his knowledge and belief, and that the usual business of such association has been transacted at the location required by Article 10 of Chapter 2 of the Consolidated Laws and not elsewhere. I hereby certify that at the time when I signed my name hereto the *Notary Public* whose name is attached to the certificate hereinbelow contained asked me the question, "Do you solemnly swear that the statements contained in the within report are true?", and I replied, "I do".

..... President.
* Secretary Treasurer.

STATE OF NEW YORK, }
COUNTY OF..... } ss:
CITY OF..... }
I,, a *Notary Public* in and for the county above named, do hereby certify that, on the.....day of.....1919 there appeared before me....., whose signature is appended to the statement hereinabove contained, and at the time when he

* Erase title of officer not signing.

signed such statement, I asked him, "Do you solemnly swear that the statements contained in the foregoing report are true?", and he replied, "I do".

Notary Public,
County.

[SEAL OF NOTARY]
STATE OF NEW YORK, } ss:
COUNTY OF.....
CITY OF.....

I,, a *Notary Public* in and for the county above named, do hereby certify that, on the.....day of....., 1919, there appeared before me....., whose signature is appended to the statement hereinabove contained, and at the time when he signed such statement, I asked him, "Do you solemnly swear that the statements contained in the foregoing report are true?", and he replied, "I do".

Notary Public,
County.

[SEAL OF NOTARY]

N. B.— In filling out this report care should be taken to answer each question clearly.

The assets and liabilities must balance; as also the receipts and disbursements, plus the "cash on hand."

This report *must* be filed with the Superintendent of Banks, Albany, on or before the first day of February, unless the time for such filing is, for good cause, extended by the Superintendent on application made to him at said address. If not so filed the association is liable to pay a forfeit of ten dollars per day for every day delayed beyond that date, which forfeit the law makes it the duty of the Superintendent to collect.

The law requires that the report be made for the year beginning January 1st and ending December 31st, and this is required to be done even though this does not correspond with the business year of the association.

Any other or further information desired will be gladly given on application, either personally or by letter, to the Banking Department, Albany, N. Y.

<p>REPORT</p> <p>OF THE</p>	
<p>.....</p> <p>.....</p> <p>.....</p>	
<p>NAMES OF OFFICERS AND DIRECTORS</p>	<p>President.</p>
<p>P. O. Address.....</p>	<p>Secretary.</p>
<p>P. O. Address.....</p>	<p>Treasurer.</p>
<p>P. O. Address.....</p>	<p>Attorney.</p>
<p>P. O. Address.....</p>	
<p>DIRECTORS</p>	
<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	
<p>Filed, 1918</p>	

EXTRACTS FROM THE LAWS

RELATING TO THE

ORGANIZATION AND SUPERVISION

OF

SAVINGS AND LOAN ASSOCIATIONS
AND CREDIT UNIONS

Chap. 369.

AN ACT in relation to banking corporations, and individuals, partnerships, unincorporated associations and corporations under the supervision of the banking department, constituting chapter two of the consolidated laws.

Became a law April 16, 1914, with the approval of the Governor. Passed, three-fifths being present.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

CHAPTER 2 OF THE CONSOLIDATED LAWS

BANKING LAW

* * * * *

ARTICLE I

Short title and definitions

* * * * *

§ 1. Short title.

This chapter shall be known as the "banking law," and shall be applicable to all corporations and individuals defined in the next section and to such other corporations and individuals as shall subject themselves to special provisions thereof, or who shall, by violating any of its provisions, become subject to the penalties provided therein.

§ 2. Definitions of persons to whom chapter is applicable.

* * * * *

Savings and loan association. The term, "savings and loan association," when used in this chapter, means a domestic moneyed but non-stock corporation formed for the purpose of encouraging industry, frugality, home-building, the saving of money by its members, the accumulation of savings, the lending of such accumulations to its members, and the repayment to each member of his savings when they have accumulated to a certain sum, or at any time when he shall desire the same, or the association shall desire to repay the same. The term, "savings and loan association,"

shall include every corporation, company or association doing business in this state and having for a part of its title or name the words "building association," "building and loan association," "building and mutual loan association," "savings and loan association," "savings association," "co-operative loan association," or "co-operative bank," and every corporation, company or association whose shares are wholly or in part payable by a cumulative fund in regular or periodical instalments, or which is doing business in the form and of a character similar to that authorized by this chapter organized or incorporated in this state.

Land bank of the state of New York. The term "land bank of the state of New York," when used in this chapter, means a domestic moneyed but non-stock co-operative corporation for savings, the membership of which is composed of "savings and loan associations," doing business in pursuance of the provisions of article ten of this chapter, for the purpose of issuing and redeeming debenture bonds secured by first mortgages pledged by its members, and for otherwise promoting their interests.

Credit union. The term, "credit union," when used in this chapter, means a domestic moneyed but non-stock corporation organized under article eleven of chapter six hundred eighty-nine of the laws of nineteen hundred nine, as amended by chapter five hundred eighty-two of the laws of nineteen hundred thirteen, or article eleven of this chapter, for the purpose of promoting thrift among its members and of making loans to its members at reasonable rates with or without security.

* * * * *

§ 3. Definitions of terms used in chapter.

Guaranty fund. The term, "guaranty fund," when used in this chapter, means a fund created by a mutual non-stock corporation to which this chapter is applicable and pursuant to its provisions, from its earnings or from contributions, which is not available for the payment of expenses, so long as such corporation has any undivided profits, or for the payment of dividends, and against which losses upon its investments, whether resulting from depreciation in the value of its securities or otherwise, may be charged, without encroaching upon its undivided profits or net earnings, until such guaranty fund is exhausted.

* * * * *

Total profits. The term, "total profits," when used in this chapter, means the total amount of undistributed net earnings of

any corporation to which this chapter is applicable from the date of its organization, including such portions of its surplus fund or guaranty fund as have been derived from net earnings or from undivided profits.

Undivided profits. The term, "undivided profits," when used in this chapter, means the credit balance of the profit and loss account of any corporation to which this chapter is applicable.

Net earnings. The term, "net earnings," when used in this chapter, means the excess of the gross earnings of any corporation to which this chapter is applicable over expenses and losses chargeable against such earnings during any dividend period.

Dividend period. The term, "dividend period," when used in this chapter, means the period from the date as of which the last dividend of any corporation to which this chapter is applicable was declared to the date selected for the declaration of the next dividend; or the period from the date when its corporate existence began to the date as of which the first dividend is declared.

* * * * *

Shareholder. The term, "shareholder," when used in this chapter, means a member of a savings and loan association, land bank or credit union.

* * * * *

§ 239. Investment of deposits and guaranty fund and restrictions thereon.

A savings bank may invest the moneys deposited therein, the sums credited to the guaranty fund thereof and the income derived therefrom, in the following property and securities and no others, and subject to the following restrictions:

1. The stocks or bonds or interest-bearing notes or obligations of the United States, or those for which the faith of the United States is pledged to provide for the payment of the interest and principal, including the bonds of the District of Columbia.

2. The stocks or bonds or interest-bearing obligations of this state, issued pursuant to the authority of any law of the state.

3. The stocks, bonds or interest-bearing obligations of any state of the United States, upon which there is no default and upon which there has been no default for more than ninety days; provided that within ten years immediately preceding the investment such state has not been in default for more than ninety days in the payment of any part of principal or interest of any debt

duly authorized by the legislature of such state to be contracted by such state since the first day of January, eighteen hundred and seventy-eight.

4. The stocks, bonds, interest-bearing obligations, or revenue notes sold at a discount, of any city, county, town, village, school district, union free school district or poor district in this state, provided that they were issued pursuant to law and that the faith and credit of the municipality or district that issued them are pledged for their payment.

5. The stocks or bonds of any incorporated city situated in one of the states of the United States which was admitted to statehood prior to January first, eighteen hundred and ninety-six, and which since January first, eighteen hundred and sixty-one, has not repudiated or defaulted in the payment of any part of the principal or interest of any debt authorized by the legislature of any such state to be contracted, provided said city has a population, as shown by the federal census next preceding said investment, of not less than forty-five thousand inhabitants, and was incorporated as a city at least twenty-five years prior to the making of said investment, and has not, since January first, eighteen hundred and seventy-eight, defaulted for more than ninety days in the payment of any part either of principal or interest of any bond, note or other evidence of indebtedness, or effected any compromise of any kind with the holders thereof. But if, after such default on the part of any such state or city, the debt or security, in the payment of the principal or interest of which such default occurred, has been fully paid, refunded or compromised by the issue of new securities then the date of the first failure to pay principal or interest, when due, upon such debt or security, shall be taken to be the date of such default, within the provisions of this subdivision, and subsequent failures to pay installments of principal or interest upon such debt or security, prior to the refunding or final payment of the same, shall not be held to continue said default or to fix the time thereof, within the meaning of this subdivision, at a date later than the date of said first failure in payment. If at any time the indebtedness of any such city, together with the indebtedness of any district, or other municipal corporation or subdivision except a county, which is wholly or in part included within the bounds or limits of said city, less its water debt and sinking funds, shall exceed seven per centum of the valuation of said city for purposes of taxation, its bonds and stocks

shall thereafter, and until such indebtedness shall be reduced to seven per centum of the valuation for the purposes of taxation, cease to be an authorized investment for the moneys of savings banks.

5. (a) The stocks or bonds of any incorporated city, county, village or town, situated in one of the states of the United States which adjoins the state of New York. If at any time the indebtedness of any such city, town or village, together with the indebtedness of any district or other municipal corporation or subdivision, except a county, which is wholly or in part included within the boundaries or limits of said city, town or village less its water debt and sinking fund, or the indebtedness of any such county, less its sinking fund, shall exceed seven per centum of the valuation of said city, county, town or village for the purposes of taxation, its bonds and stocks shall thereafter, until such indebtedness shall be reduced to seven per centum of the valuation for the purposes of taxation, cease to be an authorized investment for the moneys of savings banks.

(b) The stocks or bonds of any incorporated city situated in any other of the states of the United States which was admitted to statehood prior to January first, eighteen hundred and ninety-six, and which since January first, eighteen hundred and sixty-one, has not repudiated or defaulted in the payment of any part of the principal or interest of any debt authorized by the legislature of any such state to be contracted, provided said city has a population, as shown by the federal census next preceding said investment, of not less than forty-five thousand inhabitants, and was incorporated as a city at least twenty-five years prior to the making of said investment, and has not, since January first, eighteen hundred and seventy-eight, defaulted for more than ninety days in the payment of any part either of principal or interest of any bond, note or other evidence of indebtedness, or effected any compromise of any kind with the holders thereof. But if, after such default on the part of any such state or city, the debt or security, in the payment of the principal or interest of which such default occurred, has been fully paid, refunded or compromised by the issue of new securities then the date of the first failure to pay principal or interest, when due, upon such debt or security, shall be taken to be the date of such default, within the provisions of this subdivision, and subsequent failures to pay installments of principal or interest upon such debt or security, prior to the refunding or final payment of the same, shall not

be held to continue said default or to fix the time thereof, within the meaning of this subdivision, at a date later than the date of said first failure in payment.

If at any time the indebtedness of any such city, together with the indebtedness of any district, or other municipal corporation or subdivision except a county, which is wholly or in part included within the bounds or limits of said city, less its water debt and sinking funds, shall exceed seven per centum of the valuation of said city for purposes of taxation, its bonds and stocks shall thereafter, and until such indebtedness shall be reduced to seven per centum of the valuation for the purposes of taxation, cease to be an authorized investment for the moneys of savings banks.

6. Bonds and mortgages on unincumbered real property situated in this state, to the extent of sixty per centum of the appraised value thereof. Not more than sixty-five per centum of the whole amount of deposits and guaranty fund shall be so loaned or invested. If the loan is on unimproved and unproductive real property, the amount loaned thereon shall not be more than forty per centum of its appraised value. No investment in any bonds and mortgages shall be made by any savings bank except upon the report of a committee of its trustees charged with the duty of investigating the same, who shall certify to the value of the premises mortgaged or to be mortgaged, according to their judgment, and such report shall be filed and preserved among the records of the corporation.

7. The following bonds of railroad corporations:

(a) The first mortgage bonds of any railroad corporation of this state, the principal part of whose railroad is located within this state, or of any railroad corporation of this or any other state or states connecting with and controlled and operated as a part of the system of any such railroad corporation of this state, and of which connecting railroad at least a majority of its capital stock is owned by such a railroad corporation of this state, or in the mortgage bonds of any such railroad corporation of an issue to retire all prior mortgage debt of such railroad companies respectively; provided that at no time within five years next preceding the date of any such investment, such railroad corporation of this state or such connecting railroad corporation respectively shall have failed regularly and punctually to pay the matured principal and interest of all its mortgage indebtedness, and in addition thereto regu-

larly and punctually to have paid in dividends to its stockholders during each of said five years an amount at least equal to four per centum upon all its outstanding capital stock; and provided, further, that at the date of every such dividend the outstanding capital stock of such railroad corporation, or such connecting railroad company respectively shall have been equal to at least one-third of the total mortgage indebtedness of such railroad corporations respectively, including all bonds issued or to be issued under any mortgage securing any bonds in which such investment shall be made. If by means of consolidation a railroad corporation shall own and possess the properties and franchises which prior thereto belonged to similar corporations, and if the outstanding capital stock of the railroad corporation formed by such consolidation shall be equal to at least one-third of the total mortgage indebtedness of such railroad corporation, including all bonds issued or to be issued under any mortgage securing any bonds in which such investment shall be made, and if during the five years next preceding such consolidation no one of the consolidating railroad corporations shall have failed regularly and punctually to pay the matured principal and interest of all its mortgage indebtedness, and if in addition thereto during the five years next preceding such consolidation, the dividends paid in cash by one or more of such consolidating corporations have equaled or exceeded four per centum per annum upon an amount equal to the combined capital stock of the consolidating corporations as outstanding at the time of each dividend payment during such five-year period, such successor railroad corporation formed by such consolidation shall be considered as having regularly and punctually paid such matured principal and interest and such dividends equal to or exceeding four per centum per annum during the same period of five years, provided further that the amount of dividends paid in cash during each of such five years has equaled or exceeded four per centum per annum on the stock of the consolidated corporation as outstanding at the time of such consolidation.

(b) The mortgage bonds of the following railroad corporations: The Chicago and Northwestern Railroad Company; Chicago, Burlington and Quincy Railroad Company, Michigan Central Railroad Company, Illinois Central Railroad Company, Pennsylvania Railroad Company, Delaware and Hudson Company, Delaware, Lackawanna and Western Railroad Company, New York, New Haven and Hartford Railroad Company, Boston and

Maine Railroad Company, Maine Central Railroad Company, the Chicago and Alton Railroad Company, Morris and Essex Railroad Company, Central Railroad of New Jersey, United New Jersey Railroad and Canal Company, also in the mortgage bonds of railroad companies whose lines are leased or operated or controlled by any railroad company specified in this paragraph if said bonds be guaranteed both as to principal and interest by the railroad company to which said lines are leased or by which they are operated or controlled. Provided that at the time of making investments authorized by this paragraph the said railroad corporations issuing such bonds shall have earned and paid regular dividends of not less than four per centum per annum in cash on all their issues of capital stock for the ten years next preceding such investment, and provided the capital stock of any said railroad corporations shall equal or exceed in amount one-third of the par value of all its bonded indebtedness; and further provided that all bonds authorized for investment by this paragraph shall be secured by a mortgage which is a first mortgage on either the whole or some part of the railroad and railroad property of the company issuing such bonds, or that such bonds shall be mortgage bonds of an issue to retire all prior mortgage debts of such railroad company; provided, further, that the mortgage which secures the bonds authorized by this paragraph is dated, executed and recorded prior to January first, nineteen hundred and five.

(c) The mortgage bonds of the Chicago, Milwaukee and Saint Paul Railway Company, and the Chicago, Rock Island and Pacific Railway Company, so long as they shall continue to earn and pay at least four per centum dividends per annum on their outstanding capital stock, and provided their capital stock shall equal or exceed in amount one-third of the par value of all their bonded indebtedness, and further provided that all bonds of either of said companies hereby authorized for investment shall be secured by a mortgage which is a first mortgage on either the whole or some part of the railroad or railroad property actually in the possession of and operated by said company, or that such bonds shall be mortgage bonds of an issue to retire all prior debts of said railroad company; provided, further, that the mortgage which secures the bonds authorized by this paragraph is dated, executed and recorded prior to January first, nineteen hundred and five.

(d) The first mortgage bonds of the Fonda, Johnstown and Gloversville Railroad Company, or in the mortgage bonds of said

railroad company of an issue to retire all prior mortgage debts of said railroad company and provided the capital stock of said railroad company shall equal or exceed in amount one-third of the par value of all its bonded indebtedness and provided also that such railroad be the standard gauge of four feet eight and one-half inches, and in the mortgage bonds of the Buffalo Creek Railroad Company of an issue to retire all prior mortgage debts of said railroad company, provided that the bonds authorized by this paragraph are secured by a mortgage dated, executed and recorded prior to January first, nineteen hundred and five.

(e) The mortgage bonds of any railroad corporation incorporated under the laws of any of the United States, which actually owns in fee not less than five hundred miles of standard gauge railway exclusive of sidings, within the United States, provided that at no time within five years next preceding the date of any such investment such railroad corporation shall have failed regularly and punctually to pay the matured principal and interest of all its mortgage indebtedness and in addition thereto regularly and punctually to have paid in dividends to its stockholders during each of said five years an amount at least equal to four per centum upon all its outstanding capital stock; and provided further that during said five years the gross earnings in each year from the operations of said company, including therein the gross earnings of all railroads leased and operated or controlled and operated by said company, and also including in said earnings the amount received directly or indirectly by said company from the sale of coal from mines owned or controlled by it, shall not have been less in amount than five times the amount necessary to pay the interest payable during that year upon its entire outstanding indebtedness, and the rentals for said year of all leased lines, and further provided that all bonds authorized for investment by this paragraph shall be secured by a mortgage which is at the time of making said investment or was at the date of the execution of said mortgage (one) a first mortgage upon not less than seventy-five per centum of the railway owned in fee by the company issuing said bonds exclusive of sidings at the date of said mortgage or (two) a refunding mortgage issued to retire all prior lien mortgage debts of said company outstanding at the time of said investment and covering at least seventy-five per centum of the railway owned in fee by said company at the date of said mortgage. But no one of the bonds so secured shall be a legal investment in case the mortgage securing the same shall authorize a total issue

of bonds which together with all outstanding prior debts of said company, after deducting therefrom in case of a refunding mortgage, the bonds reserved under the provisions of said mortgage to retire prior debts at maturity, shall exceed three times the outstanding capital stock of said company at the time of making said investment. And no mortgage is to be regarded as a refunding mortgage, under the provisions of this paragraph, unless the bonds which it secures mature at a later date than any bond which it is given to refund, nor unless it covers a mileage at least twenty-five per centum greater than is covered by any one of the prior mortgages so to be refunded.

(f) Any railway mortgage bonds which would be a legal investment under the provisions of paragraph (e) of this subdivision, except for the fact that the railroad corporation issuing said bonds actually owns in fee less than five hundred miles of road, provided that during five years next preceding the date of any such investment the gross earnings in each year from the operations of said corporation, including the gross earnings of all lines leased and operated or controlled and operated by it, shall not have been less than ten million dollars.

(g) The mortgage bonds of a railroad corporation described in the foregoing paragraph (e) or (f) or the mortgage bonds of a railroad owned by such corporation, assumed or guaranteed by it by endorsement on said bonds, provided said bonds are prior to and are to be refunded by a general mortgage of said corporation the bonds secured by which are made a legal investment under the provisions of said paragraph (e) or (f); and provided, further, that said general mortgage covers all the real property upon which the mortgage securing said underlying bonds is a lien.

(h) Any railway mortgage bonds which would be a legal investment under the provisions of paragraph (e) or (g) of this subdivision except for the fact that the railroad corporation issuing said bonds actually owns in fee less than five hundred miles of road, provided the payment of principal and interest of said bonds is guaranteed by endorsement thereon by, or provided said bonds have been assumed by, a corporation whose first mortgage is, or refunding mortgage bonds are, a legal investment under the provisions of paragraph (e) or (f) of this subdivision. But no one of the bonds so guaranteed or assumed shall be a legal investment in case the mortgage securing the same shall authorize

a total issue of bonds which, together with all the outstanding prior debts of the corporation making said guarantee or so assuming said bonds, including therein the authorized amount of all previously guaranteed or assumed bond issues, shall exceed three times the capital stock of said corporation, at the time of making said investment.

(i) The first mortgage bonds of a railroad the entire capital stock of which, except shares necessary to qualify directors, is owned by, and which is operated by a railroad whose last issued refunding bonds are a legal investment under the provisions of paragraph (a), (e), or (f) of this subdivision, provided the payment of principal and interest of said bonds is guaranteed by endorsement thereon by the company so owning and operating said road, and further provided the mortgage securing said bonds does not authorize an issue of more than twenty thousand dollars in bonds for each mile of road covered thereby. But no one of the bonds so guaranteed shall be a legal investment in case the mortgage securing the same shall authorize a total issue of bonds which together with all the outstanding prior debts of the company making said guarantee, including therein the authorized amount of all previously guaranteed bond issues, shall exceed three times the capital stock of said company, at the time of making said investment.

Bonds which have been or shall become legal investments for savings banks under any of the provisions of this section shall not be rendered illegal as investments, though the property upon which they are secured has been or shall be conveyed to another corporation, and though the railroad corporation which issued or assumed said bond has been or shall be consolidated with another railroad corporation, if the consolidated or purchasing corporation shall assume the payment of said bonds and shall continue to pay regularly interest or dividends or both upon the securities issued against, in exchange for or to acquire the stock of the company consolidated or the property purchased or upon securities subsequently issued in exchange or substitution therefor, to an amount at least equal to four per centum per annum upon the capital stock outstanding at the time of such consolidation or purchase of said corporation which has issued or assumed such bonds.

* * * * *

Street railroad corporations shall not be considered railroad corporations within the meaning of this subdivision.

8. * * * * * * *

(b) Promissory notes made payable to the order of the savings bank upon demand by a savings and loan association of this state which has been incorporated for three years or more and has an accumulated capital of at least fifty thousand dollars.

(c) Promissory notes made payable to the order of the savings bank within ninety days from the date thereof secured by the assignment and pledge to it of one or more first mortgages on real estate situated in the state of New York, provided that the amount of any such note is not in excess of sixty per centum of the appraised value in the case of improved real estate, or forty per centum in the case of unimproved or unproductive real estate, of the property or properties mortgaged; that the amount of any such loan shall not exceed seventy-five per centum of the principal sum secured by said mortgage or mortgages; that the value of said properties has been certified in accordance with the provisions of subdivision six of this section; that the assignment of each of such mortgages has been recorded in the proper offices and the provisions of section two hundred forty-one of this chapter with reference to the title of the property and the insurance upon the buildings, covered by such mortgage or mortgages, shall have been fully complied with. Such loans shall be considered mortgage loans and the amount thereof together with all direct loans by any such savings bank upon bonds and mortgages shall not exceed sixty-five per centum of the whole amount of the deposits and the guaranty fund of any such savings bank.

(d) Promissory notes made payable to the order of the savings bank within ninety days from the date thereof, secured by the pledge and assignment of the passbook of any savings bank in the state of New York as collateral security for the payment thereof. No such loan shall exceed ninety per centum of the balance due the holder of such passbook as shown therein.

10. Bonds of the land bank of the state of New York.

11. Bankers' acceptances and bills of exchange of the kind and maturities made eligible by law for rediscount with federal reserve banks, provided the same are accepted by a bank, national banking association or trust company, incorporated under the laws of the state of New York or under the laws of the United States and having its principal place of business in the state of New York. Not more than twenty per centum of the assets of any savings bank less the amount of the available fund held pursuant

to the provisions of section two hundred fifty-one of this chapter, shall be invested in such acceptances. The aggregate amount of the liability of any bank, national banking association or trust company to any savings bank for acceptances held by such savings bank and deposits made with it shall not exceed twenty-five per centum of the paid-up capital and surplus of such bank, national banking association or trust company and not more than five per centum of the aggregate amount credited to the depositors of any savings bank shall be invested in the acceptances of or deposited with a bank, national banking association or trust company of which a trustee of such savings bank is a director.

§ 239-a. A savings bank may also invest moneys deposited therein, the sums credited to the guaranty fund thereof and the income derived therefrom in:

1. Judgments heretofore or hereafter obtained against the state, for or on account of any liability or obligation heretofore created or incurred by the state.

2. Contracts entered into by the special examiner and appraiser of canal lands and the owner of lands, structures and waters or property rights pertaining thereto or connected therewith, heretofore appropriated or damaged by the state in the construction of the improved canals, as provided for by chapter one hundred and ninety-five of the laws of nineteen hundred and eight and acts amendatory thereof.

And it is hereby authorized to purchase, take an assignment of, hold, sell and assign said judgments and contracts, and to liquidate and settle the same with the state as hereinafter provided.

On obtaining a judgment or entering into a contract, and on the approval by the attorney-general of the title to lands, structures and waters appropriated or damaged, as herein provided, the attorney-general may certify such approval to the person or persons entitled to payment by reason of such appropriation or damage, in duplicate.

Every such assignment and every subsequent assignment thereof by the bank shall be in duplicate and set forth the postoffice address of the assignee; and one copy thereof must be forthwith filed by the assignee with the comptroller.

On the assignment of such judgment or contract to a savings bank, the assignor shall thereupon deliver to such savings bank the duplicate certificates of the attorney-general, one of which shall thereupon be filed by such savings bank with the state comptroller.

The comptroller is hereby authorized and it shall be his duty to pay to such savings bank immediately upon the effecting of any such assignment and the filing thereof with him, the interest, if any, accrued on such judgment or contract debt to the time of the effecting of the assignment, and he shall on the first day of January of each year, until the judgment or contract debt is paid in full, pay to such bank or its assigns the interest which has accrued thereon since the time of effecting the assignment, provided, however, that the comptroller may at any time serve upon such bank or its assignee, either personally or by mailing the same to the postoffice address given in the assignment, a notice to the effect that funds are available for the payment of the same and that he is authorized and ready to issue his warrant to pay the same, whereupon it shall be the duty of every such assignee to accept such payment. Interest shall be allowed and paid by the state on each such judgment or contract so assigned until the twentieth day after the service by the comptroller of the aforementioned notice or until payment, if payment be sooner made. At any time after such assignment and certificate by the attorney-general shall be filed with the comptroller, the comptroller may demand of the attorney-general that the abstract of title and certificate of search as to incumbrances and all releases, waivers, contract settlements, conveyances and other instruments affecting such title be filed forthwith in the office of the comptroller. The filing thereof shall thereupon authorize the comptroller to make payment as hereinabove provided.

In determining the value of the assets or property held by a savings bank or of said judgments or contracts the superintendent of banks shall value such judgments and contracts at the face value thereof with accrued interest.

A savings bank shall not purchase any such judgments or contract and take an assignment thereof unless such assignment shall be indorsed with the approval of the attorney-general, and, upon said approval being so indorsed, the judgment or contract assigned shall thereby become and remain until paid a valid obligation of the state to the assignee thereof, or to its successor or assigns, for the amount therein specified.

The word "judgment" as used in this section includes and is intended to be synonymous with the words "determination" and "award".

ARTICLE X**Savings and Loan Associations; Land Bank of the State of New York**

- Section** 375. Incorporation; organization certificate.
376. Proposed by-laws.
377. When corporate existence begins.
378. General powers.
379. Membership, dues and capital.
380. Shares in names of two or name of fiduciary.
381. Matured value of shares hereafter issued.
382. Character of association; how dividends credited.
383. Classes of shares; dues; participation in apportioned profits.
384. Loans and investments.
385. Premium, premium plan, and restrictions.
386. Restrictions on real estate mortgages.
387. Restrictions on taking, holding and conveying real estate.
388. Power to borrow; restrictions.
389. Fines and restrictions thereon.
390. Restrictions on payment of expenses.
391. Restrictions on entries in books; amortization of securities.
392. Guaranty fund.
393. Amount of guaranty fund at close of dividend period; how determined.
394. Calculation of earnings for dividend period.
395. Net earnings; credits to guaranty fund and undivided profits; dividends.
396. Matured shares.
397. Withdrawal of free shares.
398. Restrictions on payment of matured shares and withdrawals.
399. Retirement of shares.
400. Suspension and forfeiture of shares.
401. Transfer of shares.
402. Repayment of loans; application of pledged shares.
403. Change of location.
404. Reduction of liability to members.
405. Qualifications of directors.
406. Oath of directors.

- Section** 407. Vacancies in board of directors.
408. Change of number of directors.
409. Restrictions on directors and officers.
410. Amendment of by-laws; review of superintendent's refusal to approve.
411. Exemptions.
412. Communications from banking department.
413. Reports to superintendent.
414. Preference of deposits.
415. Annual report to shareholders.
416. Construction of reference to laws of eighteen hundred and ninety-two.
417. Rights of certain associations preserved.
418. Charters to be conformed to this article.
419. Construction of term "by-laws."
420. Foreign corporations prohibited from transacting business.
421. Land bank; incorporation; organization certificate.
422. Proposed by-laws.
423. When corporate existence begins; conditions precedent to commencing business.
424. General powers.
425. Restrictions on powers.
426. Debenture bonds.
427. Guaranty fund.
428. Membership; liability; transfer of shares.
429. Commissions and payment of expenses.
430. Qualifications of directors; bond.
431. Oath of directors.
432. Vacancies in board of directors.
433. Change of number of directors.
434. Officers.
435. Amendment of by-laws.
436. Annual meeting.
437. Preference of credits.
438. Land bank and its debentures not liable for taxation.

§ 375. Incorporation; organization certificate.

When authorized by the superintendent of banks as provided in section twenty-three of this chapter, fifteen or more persons,

residents of the state of New York, may form a corporation to be known as a savings and loan association. Such persons shall subscribe and acknowledge and submit to the superintendent of banks at his office an organization certificate in duplicate, which shall specifically state:

1. The name by which the association is to be known, which shall contain as a part thereof the words "savings and loan association."

2. The place where its business is to be transacted.

3. The name, occupation, place of residence and post-office address, including street and number, if in a city, of each incorporator and the number of shares for which he has subscribed.

4. The matured value of the total number of shares for which the incorporators have subscribed, which shall be at least twenty-five thousand dollars.

5. The number of the directors of the association, which shall not be less than seven or more than fifteen, and the names of the incorporators who shall be its directors until the first annual meeting. The incorporators named as directors must possess the qualification of directors specified in section four hundred five of this article.

§ 376. Proposed by-laws.

The incorporators shall subscribe and acknowledge and submit to the superintendent of banks at his office proposed by-laws in duplicate, which shall prescribe the manner in which the business of the association shall be conducted with reference to the following matters:

1. The dates of regular meetings of shareholders; the notice, if any, to be given; the qualifications of voters and the manner of voting; the manner of calling special meetings, and the number of members which shall constitute a quorum. The date of the annual meeting shall be in January.

2. The number and the qualifications of directors, other than that specified in section four hundred five of this article; their terms of office, which shall not be less than one year or more than three years, and if the terms of office be more than one year, the method of division into classes for the purpose of electing, as nearly as may be, an equal number of directors each year; the removal or suspension of directors and the filling of vacancies.

3. The meetings of the board of directors; its powers and duties; the appointment or election of auditors and their compensation; the appointment of appraisers and their compensation.

4. The officers; the manner of their election; their terms of office, duties and compensation; the officers who shall be ex officio members of the board of directors; and the bonds which shall be given by officers who have the custody or possession of money, securities or property of the association.

5. The classes of shares which may be issued; whether they shall be issued in series or otherwise; the times when they may be issued; and their matured value.

6. The certificates or pass-books which shall be issued to members.

7. The fees that may be charged, which shall be only an entrance fee not exceeding twenty-five cents a share or in lieu thereof a membership fee not exceeding one dollar; a transfer fee not exceeding twenty-five cents a share, or in lieu thereof a total fee not exceeding one dollar on each transfer.

8. The sums of money, or dues, that shall be paid upon shares and the time of their payment; the time and manner of apportioning, crediting and paying dividends.

9. Loans and investments; the security to be taken for loans, the premium plan, if any, and the conditions under which loans may be repaid.

10. The fines which may be imposed upon members for failure punctually to pay dues, interest or premium.

11. The interest, not to exceed six per centum per annum, that may be paid upon advance payments of dues, interest or premium.

12. The conditions upon which shares may be transferred, matured, withdrawn, retired or suspended and forfeited.

13. Membership in the land bank of the state of New York; the election of a representative to vote at meetings of the land bank, and the nomination of a director of the land bank.

14. The manner and conditions under which the by-laws may be altered or amended.

§ 377. When corporate existence begins.

When the superintendent of banks shall have approved the organization certificate and the proposed by-laws, and shall have issued his authorization certificate as provided in section twenty-four of this chapter, the corporate existence of the association shall begin.

§ 378. General powers.

In addition to the powers conferred by the general corporation law, every savings and loan association shall, subject to the restrictions and limitations contained in this article and its by-laws, have the following powers:

1. To issue the shares described in section three hundred eighty-three of this article to persons qualified for membership, and deliver to them certificates or pass-books representing such shares; to receive from its members the sums of money, or dues, payable on such shares; to invest the moneys so received in the property and securities prescribed in section three hundred eighty-four of this article; to borrow money as provided in section three hundred eighty-eight of this article; to declare and credit dividends in the manner prescribed in this article; and to exercise by its board of directors or duly authorized officers, agents or representatives, subject to law, all such incidental powers as shall be necessary to carry on the business of a savings and loan association, in accordance with the intent and purpose of this article.

2. To charge an entrance or membership fee upon shares issued by it, and to permit the transfer of shares upon the payment of a transfer fee and upon compliance with its by-laws.

3. To charge premium or interest in excess of the legal rate, upon loans to members; to fine members who fail to pay punctually the sums of money, or dues, required upon their shares, or the interest or premium upon the loans obtained by them; to impress a lien upon the shares of any member to the extent of any lawful fines or other obligations due to it.

4. To mature shares and pay to the holders thereof the matured value of such shares; to permit members to withdraw their shares and pay to such members the withdrawal value thereof; to retire shares and pay to the holders of the shares so retired the full value thereof; and to suspend and forfeit shares held by delinquent members.

5. To assign to the land bank of the state of New York bonds and mortgages and other securities owned by the association as security for the payment of debenture bonds issued for its account; to guarantee the payment of such debenture bonds; to exercise such other powers as may be conferred upon member associations of such land bank; and to perform such duties and obligations as may be lawfully required of such member associations.

6. To do all other acts authorized by this article.

Any savings and loan association, duly organized under any law of this state and engaged in business prior to April sixteen, nineteen hundred and fourteen, may invest in shares of the land bank of the state of New York and exercise all the powers conferred by subdivision five of this section, by the affirmative vote of a majority of its board of directors, taken by ayes and nays, and duly recorded in the minutes of said board and may, by like authority, elect a representative to vote at meetings of the land bank, nominate a director or directors of such land bank, and exercise all the powers conferred by law upon member associations of such land bank, without amending its by-laws and notwithstanding any restriction upon its investments contained in such by-laws on April sixteen, nineteen hundred and fourteen.

§ 379. Membership, dues and capital.

The members of a savings and loan association shall be only those persons to whom its shares have been issued or transferred, in accordance with the provisions of its by-laws. Their membership shall continue until such shares have been matured and paid, withdrawn, retired, suspended or forfeited. The payments made to any such association upon shares issued by it shall be called "dues." They shall be paid in such sums and at such times as are provided by the by-laws until the shares reach their matured value, are withdrawn, retired or forfeited. The capital of every such association shall consist of the dues and dividends credited to its members upon their shares either individually or by series.

§ 380. Shares in names of two persons or of person acting in fiduciary capacity.

When shares shall have been issued in the name of two persons, or their survivor, in either joint or several form, the right to vote upon such shares at any meeting of the association shall be no greater than if the shares were held by an individual, and payment to either person shall discharge the liability. Upon the death of either of such joint owners, the association shall be liable only to the survivor.

Persons who hold shares in a fiduciary capacity shall have all the rights and privileges of membership except the right to hold office. Whenever a person holding shares in such capacity dies

and no notice of the revocation or termination of the trust shall have been given to the association in writing, the withdrawal value of the shares or any part thereof, may be paid to the beneficiary. The association shall not be liable to beneficiaries for moneys paid to their guardians or trustees on account of such shares.

§ 381. Matured value of shares hereafter issued.

All shares hereafter issued by any savings and loan association shall have a matured value of not less than one hundred and not more than two hundred dollars; except that any association incorporated prior to January first, nineteen hundred six, which has issued instalment shares, before this act takes effect, having a matured value of two hundred and fifty dollars per share, may, with the written approval of the superintendent of banks, continue to issue such shares.

§ 382. Character of association; dividends, how credited.

Every savings and loan association shall be either permanent or serial in character. A permanent association may issue shares at any time and credit dividends thereon in the pass-books of its members. A serial association shall issue its instalment shares in series and credit the dividends apportioned to such shares by series; but no additional shares shall be issued in any series after a dividend has been credited thereto unless the person to whom such shares shall be issued shall pay therefor the book value of such shares at the last declaration of dividends plus the dues payable thereon since such declaration, with accrued interest. Dividends credited by serial associations upon other classes of shares issued by it may be credited in the pass-books of its members.

§ 383. Classes of shares; dues thereon; when payable; their participation in apportioned profits.

Shares in any savings and loan association that have been transferred to it as security for the repayment of a loan, shall be called "pledged shares." Shares which have not been so transferred shall be called "free shares." Any such association may, when so provided in its by-laws, issue:

1. Instalment shares, with full participation in all dividends that may be declared by such association, and upon which a regular stipulated payment of dues shall be made at stated periods expressed in its by-laws, until such shares reach their matured value or are

withdrawn, retired or forfeited; or with no participation in such dividends, the dues being payable thereon in regularly increasing amounts at stated periods expressed in its by-laws, and being immediately applied in reduction of a debt due to the association from the holder thereof in accordance with a direction given by him.

2. Savings shares, which shall participate in the dividends apportioned by the association and shall be credited therewith at a rate not less than sixty per centum nor more than ninety per centum of the rate of dividend apportioned and credited to instalment shares, as the by-laws shall provide, and upon which dues shall be paid in such sums and at such times as the holder thereof may elect, until the shares reach their matured value, are withdrawn or retired.

3. Accumulative prepaid shares upon which a single payment of dues to the amount of fifty dollars or more per share shall be paid at the time when such shares are issued. The dividends on these shares shall not exceed the dividends apportioned and credited to instalment shares, and the whole or a part of the dividends apportioned to these shares shall be credited to them until such shares are matured, withdrawn or retired. Any balance of such dividends not so credited shall be paid in cash.

4. Income shares, upon which a single payment of dues amounting to one hundred dollars per share shall be paid at the time when such shares are issued. The dividends on these shares shall be paid in cash at a rate not exceeding at any time the rate at which dividends are apportioned and credited to instalment shares. Income shares may be issued which shall not be withdrawable until the expiration of fixed periods, not exceeding ten years, if the by-laws so provide. Whenever income shares are issued which are not withdrawable until the expiration of a fixed period, the statement that they are not withdrawable until the expiration of such fixed period shall be printed upon the face of the certificate of shares in type of the same size as that used in the body of the certificate.

5. Juvenile savings shares, which may be issued in the name of any minor. Such shares shall be held for the exclusive right and benefit of the minor and free from the control or lien of any other persons. The dues paid upon these shares, together with the dividends credited thereto, may be withdrawn by the person in whose name they were issued during his minority, and his receipt or acquittance shall be a valid and sufficient release and discharge to the association for such accumulated savings, together

with the dividends credited thereon, or any part thereof. Juvenile savings shares shall not be chargeable with losses of any kind, nor shall the holder thereof be required to make regular or specific payments, nor shall they entitle him to vote at any meeting of shareholders. Such shares may be credited with dividends at a rate not less than sixty per centum nor more than ninety per centum of the rate of dividend apportioned and credited to instalment shares, as the by-laws shall provide. The matured value of all the juvenile savings shares issued by an association shall not exceed in the aggregate, at the time of issue, twenty-five per centum of the aggregate matured value of existing shares of all other classes.

6. National defense savings shares having a matured value of one hundred dollars each, upon which dues shall be paid in such sums and at such times as the holders thereof may severally elect, until the accumulation thereon reaches such matured value, is withdrawn or retired. All the moneys received by the association upon such shares shall be invested in stocks or bonds or interest-bearing notes or obligations of the United States, and shall be withdrawable at the option of the association by the delivery to the holder of such shares, of such obligations of the United States or from the proceeds of the sale of such obligations, provided that such withdrawal shall be upon a ratable and proportionate value of such obligations at the time of such withdrawal. National defense savings shares shall, as to principal to the full amount thereof, be a first lien upon all such obligations and shall, as to dividends, participate solely but equally and ratably in the entire income derived from the interest upon such investments herein provided. Such shares and the income derived from such investments shall not be subject to the provisions of sections three hundred and ninety-four and three hundred and ninety-five of this article, and may be issued by a majority vote of the board of directors of any such association, duly recorded in its minutes, by ayes and nays, notwithstanding any restriction upon the issuance of shares or the determination, apportionment, crediting or dividing of its gross and net earnings contained in the by-laws of such association.

§ 384. Loans and investments.

Subject to the provisions of this article and its by-laws, any savings and loan association may invest the funds received by it as follows:

1. In loans to its members:

(a) Upon their bonds secured by the transfer and pledge to the association of instalment shares having a matured value at least equal to the amount of such loans and further secured by mortgages upon real estate.

(b) Upon their bonds secured by the transfer and pledge to the association of instalment shares having a matured value at least equal to the amount of such loans and further secured by mortgages upon real estate, by the terms of which the dues paid by the borrower, may, by his direction, be immediately applied in reduction of his indebtedness; provided, however, that the yearly payment of dues and interest required on any such loan shall not be less than twelve per centum of the amount lent, if such amount is in excess of seventy per centum of the appraised value of the real estate described in the mortgage, determined in accordance with subdivision four of section three hundred eighty-six of this article, and not less than nine per centum of the amount lent, if such amount is in excess of sixty per centum and not more than seventy per centum of such appraised value; and provided further that no premium shall be charged upon any such loan.

(c) Upon their notes secured by the transfer and pledge to the association of shares not previously transferred or pledged to it, the withdrawal value of which shall exceed the amount of any such loan, and all charges that may accrue for a period of six months upon such loan and upon the shares so transferred and pledged.

Any such bonds, mortgages or notes taken by any such association from its members shall be deemed conditioned upon the performance of the provisions of this article and the by-laws of the association relating to the payment of loans, premium, interest, dues, fees and fines, although the same may not be fully expressed therein.

2. In real property as follows:

(a) A plot whereon there is or may be erected a building or buildings suitable for the convenient transaction of its business, from portions of which, not required for its own use, a revenue may be derived.

(b) Such as shall be conveyed to it in satisfaction of debts previously contracted in the course of its business.

(c) Such as it shall purchase at sales under judgments, decrees or mortgages held by it.

3. In shares of the land bank of the state of New York, not to exceed ten per centum of its resources at the time of such investment.

4. If at any time it has funds in excess of the amount needed for loans to its members and the payment of matured shares and withdrawals:

(a) In lawfully issued obligations of the land bank of the state of New York.

(b) In securities which are authorized as investments for savings banks in section two hundred thirty-nine of this chapter.

(c) In bonds and mortgages on unincumbered real estate situated in the state of New Jersey to the extent of sixty per centum of the value thereof; provided that the real estate is "improved" as such term is defined in subdivision five of section three hundred eighty-six of this article and is located within fifty miles of the place of business of such association.

(d) In loans to other savings and loan associations.

§ 385. Premium, premium plan, and restrictions.

Any savings and loan association may charge premium or interest in excess of the legal rate upon loans to its members, if the by-laws so provide, upon one and only one of the following premium plans, the amount of premium being determined either by agreement or by bidding for the loan in open meeting:

1. The instalment premium plan, in which the premium shall be a certain sum of money per share which the borrower shall pay with each stipulated payment of interest, in addition to such interest.

2. The premium-interest plan, in which the premium shall be included in the rate of interest which the borrower shall pay upon his loan during the continuance of such loan.

3. The gross premium plan with proportionate rebates for the unexpired period of the loan, upon repayment thereof before maturity, or upon foreclosure of the security held thereon. Such premium may be paid in one sum, deducted from the amount of the loan or included in the amount of the mortgage. The earned portion of such gross premium shall be determined by dividing by the face of such loan the total dues and dividends credited upon the shares transferred as collateral security. The unearned

or rebatable portion of such premium shall be carried as a liability on the books of such association, and at each distribution of profits the earned portion of the premium as determined above may be transferred therefrom to the current earnings of the association. Such gross premium shall not exceed ten per centum of the matured value of the shares transferred as collateral security, nor shall the gross premium charged and collected, when taken together with the interest, either when the loan is repaid, or foreclosed, amount to more than the income which would have been derived from such loan had such premium and interest been charged upon the premium-interest plan at the rate of eight per centum per annum.

Any association which has heretofore agreed to rebate any portion of the gross premium included in its mortgage loans shall hereafter carry the unearned or rebatable premium as a liability upon its books; and no association shall hereafter rebate or repay to a borrowing member any portion of the gross premium included in its mortgage loans existing on the first day of January, nineteen hundred eleven, unless such unearned or rebatable premium is shown as a liability upon its books. Except as hereinbefore provided, any association which has heretofore made mortgage loans upon the gross premium plan without rebates, and has not agreed to rebate or repay to borrowing members the gross premium included in its mortgage loans existing on the first day of January, nineteen hundred eleven, and which did not on or before such day treat any portion of such gross premium as a liability, shall not hereafter rebate or repay to its members any portion of such gross premium.

The member of any such association who shall agree to pay the highest premium shall be entitled to a loan in preference to other members, upon giving the security required. If, however, such borrower neglects to furnish security satisfactory to the board of directors within a reasonable time, his right to the loan shall be forfeited, and he may be charged with all the necessary expenses incurred by such association in arranging for the proposed loan. The interest and premium charged by any such association on loans to members, when taken together, shall not exceed eight per centum per annum, upon the sum actually lent, except that when any such loan shall be secured by a mortgage upon real estate, upon which real estate there is any prior mortgage, lien or encumbrance, interest and premium not exceeding eight per centum per annum

may be charged upon the amount of the prior or underlying mortgages, liens or encumbrances, from the date of the execution of the junior mortgage, and upon the sums actually advanced by such association, from the date of their payment.

The directors of any association which, prior to the first day of January, nineteen hundred eleven, charged its borrowing members interest and premium in excess of the annual rate of eight per centum may classify its shares according to the date of issue, and in the declaration of dividends may apportion to shares issued prior to the first day of January, nineteen hundred eleven, any income derived from such loans theretofore made in excess of such rate.

§ 386. Restrictions on real estate mortgages.

No savings and loan association shall:

1. Take a mortgage upon real estate located more than fifty miles from its place of business, except a purchase money mortgage on property sold by it.

2. Take a mortgage upon real estate which is not a first lien upon the property described in such mortgage, unless every prior mortgage, lien or encumbrance thereon is owned by it, except as provided in subdivision three of this section, and no such prior mortgage, lien or encumbrance shall be sold, transferred or assigned by such association until every subsequent mortgage, lien or encumbrance owned by it shall have been fully paid and satisfied.

3. Take a mortgage upon real estate upon which there are any prior mortgages, liens or encumbrances not owned and held by it, except upon the following terms and limitations:

(a) No sum of money shall be invested in a bond or mortgage upon real estate if such sum, together with the amount of all prior mortgages, liens or encumbrances upon the real estate described in such mortgage, exceeds seventy-five per centum of the appraised value of such real estate, as provided in this section.

(b) No such loan or investment shall be made upon vacant or unimproved real estate or upon the gross premium plan.

(c) If any such association shall have lent or invested any portion of its funds in bonds and mortgages upon real estate upon which there are any prior mortgages, liens or encumbrances, it shall invest not less than fifteen per centum the first year, twenty per centum the second year, and thereafter twenty-five per centum of its receipts available for lending purposes in the same securities

in which savings banks are, by section two hundred thirty-nine of this chapter, authorized to invest their deposits and the income therefrom, until the sums so invested shall amount to at least twenty-five per centum of all mortgages, liens and encumbrances underlying the mortgages or liens held by such association. The sums so invested shall hereafter be maintained at twenty-five per centum of such underlying mortgages, liens and encumbrances, except that after such fund shall amount to fifteen per centum of all such underlying mortgages, liens and encumbrances, any portion thereof in excess of such fifteen per centum may, in case of emergency, be used in the payment of withdrawals.

(d) No such association shall invest in any bond and mortgage on real estate upon which there are any prior or underlying mortgages, liens or encumbrances, if the aggregate of all the prior or underlying mortgages, liens and encumbrances on real estate upon which it holds mortgages or to which it has taken title, together with the money borrowed by it, exceeds or by the making of such investment will exceed twenty per centum of its accumulated capital, or two thousand dollars if its accumulated capital is not more than ten thousand dollars.

(e) No such investment shall be made except by a majority vote of all the members of the board of directors, taken by ayes and nays and recorded in the minutes.

4. Take a mortgage except upon the written and signed certificate of two or more appraisers appointed by the board of directors stating that they have examined the real estate described in such mortgage and that in their judgment it affords adequate security for such loan or investment. Such certificate shall show separately the value of the land, the value of the improvements and of the building or buildings erected thereon. The term "improvements" shall include fences of a substantial character, artificial water supply systems, drains and private roads. Such certificate shall be filed and preserved among the records of the association, and any member shall have access thereto.

5. Take a mortgage upon vacant real estate, if the amount secured by such mortgage exceeds fifty per centum of the appraised value thereof as shown by such certificate, or upon unimproved real estate, if the amount so secured exceeds sixty per centum of the appraised value thereof, as shown by such certificate, or upon improved real estate, if the amount so secured exceeds eighty per centum of the appraised value thereof as shown by such certificate.

Real estate shall be considered "vacant," upon which there is no building suitable for residence, business, manufacturing or agricultural purposes; provided, that if the money borrowed is to be used for erecting any such building and is to be advanced as the work progresses, the loan shall be based upon the condition of the real estate when the building shall have been completed.

Real estate shall be considered "improved," if the appraised value of the building or buildings thereon, suitable for residence, business, manufacturing or agricultural purposes, shall equal at least the appraised value of the land alone; and real estate shall be deemed "unimproved," if the appraised value of the buildings and improvements is not equal to the value of the land.

6. Take a mortgage upon vacant real estate if the total of such loans, plus the value of vacant lands owned by the association, exceeds, or by the taking of such mortgage will exceed, fifteen per centum of its accumulated capital.

7. Every mortgage and every assignment of a mortgage taken by any such association shall be immediately recorded in the office of the proper recording officer of the county in which the real estate described in such mortgage is located.

§ 387. Restrictions on taking, holding and conveying real estate.

All real estate purchased by any such association or taken by it in settlement of debts due it, shall be conveyed to it directly by name and the conveyance immediately recorded in the office of the proper recording officer of the county in which such real estate is located.

Every parcel of real estate purchased or acquired by any such association shall be sold by it within five years of the date on which it shall have been acquired unless:

1. There shall be a building thereon occupied by it as an office;
or

2. The superintendent of banks, on application of its board of directors, shall have extended the time within which such sale shall be made.

No purchase or exchange of real estate shall be made by any such association unless authorized by a vote of two-thirds of its directors and, if such exchange involves the payment by the association of any difference in value, by the written approval of the superintendent of banks.

§ 388. Power to borrow; restrictions thereon.

Any savings and loan association may borrow money for a term not to exceed one year if:

1. It has been authorized so to do by the vote of a majority of its board of directors, taken by ayes and nays and recorded in its minutes.

2. The aggregate of the money borrowed by it and the prior or underlying mortgages, liens or encumbrances upon the real estate upon which it holds mortgages or to which it has taken title does not exceed twenty per centum of its accumulated capital, or two thousand dollars if its accumulated capital does not exceed ten thousand dollars. This restriction shall not apply to money obtained from the land bank of the state of New York through the issue of bonds on its account and secured by the assignment of bonds and mortgages or other securities by such association.

Any such association, however, may accept from its members advance payments of dues upon its instalment shares and advance payments of interest and premium upon its loans; but such payments shall not be accepted in advance for a longer period than one year, nor shall the interest paid upon such advance payments exceed the rate of six per centum per annum.

§ 389. Fines and restrictions thereon.

Any such association may impose fines upon its shareholders, their legal representatives or successors in interest, if they neglect or refuse to pay dues, interest or premium, when due; but no such fine shall exceed two per centum per month for the period during which such dues, interest and premium have remained in default, except that an association whose by-laws provide for the weekly payment of dues may, in lieu of any such fine, collect a fine of one cent per share for each default in the payment of dues. No fine shall, however, be charged against or deducted from the dues actually paid by a member and no fines or penalties other than those herein specified shall be imposed.

§ 390. Restrictions on payment of expenses.

The expenses of every such association shall be paid from its earnings; and no deduction from dues shall be made either directly or indirectly for that purpose. No such association shall pay, or become liable to pay, either directly or indirectly, in the course of any calendar year, as salaries, commissions, fees or other compensation to its officers, directors, auditors, attorneys, agents,

clerks, and all other employees, and for rent, advertising, commissions, and all other operating expenses, sums of money the aggregate of which shall exceed two and one-half per centum of the total amount of the dues actually received and credited to its members and the dividends duly declared and credited thereon, on the first day of such calendar year, including dues and dividends credited to the holders of matured shares.

The term, "operating expenses," as used in this section, shall not include taxes, assessments, repairs or insurance of real estate, commissions on the sale of real estate, reasonable charges for collecting the rent or superintending the repair or improvement of real estate situated outside of the limits of New York state and more than two hundred miles from the office of the association, or any interest which the corporation may have paid or become liable to pay, or proper legal charges for searching titles or the preparation of legal papers, or expenses of foreclosure suits or other litigation, or charges for examinations made by the direction of the superintendent of banks.

The previous provisions of this section limiting operating expenses shall not apply to any association whose accumulated capital is less than forty thousand dollars; but the annual operating expenses of any such association shall not exceed one thousand dollars. No savings and loan association shall, by salary, fees, expenses or otherwise, pay any officer, director, agent or other person for selling its shares or soliciting subscriptions for them.

§ 391. Restrictions as to entries in books; amortization of securities.

1. No savings and loan association shall by any system of accounting or any device of bookkeeping, directly or indirectly, enter any of its assets upon its books in the name of any other person, partnership, unincorporated association or corporation, or under any title or designation that is not truly descriptive thereof.

2. The stocks or bonds, or other interest-bearing obligations purchased by a savings and loan association shall not be entered on its books at more than the actual cost thereof, and shall not thereafter be carried upon its books for a longer period than until the next declaration of dividends, or in any event for more than one year, at a valuation exceeding their present cost as determined by amortization, that is, by deducting from the cost of any such stock or security purchased for a sum in excess of the amount payable thereon at maturity, and charging to profit and loss, a suffi-

cient sum to bring it to par at maturity, or adding to the cost of any such stock or security purchased at less than the amount payable thereon at maturity, and crediting to profit and loss, a sufficient sum to bring it to par at maturity.

3. No savings and loan association shall enter or at any time carry on its books the real estate and the building or buildings thereon, used by it as its place of business, at a valuation exceeding their actual cost to such savings and loan association.

4. No real estate taken by such an association in satisfaction of debts previously contracted in the course of its business or purchased at sales under judgments, decrees or mortgages held by it, shall be entered or carried on its books at a value in excess of the amount due the association as principal at the time of the satisfaction of such debt, or at the time of the commencement of the action or proceeding in which such property was purchased, less the withdrawal value of the shares pledged as security for such debt, unless permanent improvements have been made thereon and the value of the property as improved shall have been determined by a written appraisal signed by at least three directors of such savings and loan association and filed with such association.

5. Where a mortgage is taken by any such association upon real estate upon which there are any prior mortgages, liens or encumbrances, every such prior mortgage, lien or encumbrance shall be carried on the books of the association as a liability, whether assumed by it or not.

6. Every savings and loan association shall, moreover, conform its method of keeping its books and records to such orders in respect thereto as shall have been made and promulgated by the superintendent of banks pursuant to section fifty-six of this chapter. Any savings and loan association that refuses or neglects to obey any such order shall be subject to a penalty of twenty-five dollars for each day it so refuses or neglects.

§ 392. Guaranty fund.

Every savings and loan association shall accumulate a fund as provided in section three hundred ninety-five of this article to be known as a guaranty fund, which shall ultimately be equal to at least five per centum of its accumulated capital and to at least fifty per centum of the book value of all real estate owned by it. Such fund shall not be available for the payment of expenses so long as such association has undivided profits, and shall not be available for the payment of dividends; but any such asso-

ciation may charge against such fund any losses upon its investments, whether resulting from depreciation or otherwise, without encroaching upon its undivided profits or its net earnings until such guaranty fund is exhausted. Such fund may be created or increased by contributions and by transfers from undivided profits or from net earnings. Any sums heretofore transferred to the contingent fund of any such association shall constitute its guaranty fund when this act takes effect.

§ 393. Amount of guaranty fund at close of dividend period; how determined.

The amount of the guaranty fund of a savings and loan association at the close of any dividend period may be determined by adding to its guaranty fund, if any, at the beginning of such period any appreciation in the estimated market value of its savings bank securities, resulting from a revaluation thereof by the superintendent of banks, as provided in section fifty-three of this chapter, and sums recovered on items previously charged off and any sums allowed by the superintendent of banks on account of assets previously disallowed and charged off, and deducting therefrom all losses sustained by such association during such period. In the computation of losses, all items shall be included which shall have been disallowed by its board of directors, or by the superintendent of banks, together with any depreciation in the value of its savings bank securities, resulting from a revaluation thereof by the superintendent, in accordance with the provisions of section fifty-three of this chapter, and all debts owing to it upon which no interest shall have been paid for more than one year, or on which a judgment has been recovered which shall have remained unsatisfied for more than two years, unless the superintendent, upon the application of such association, shall have fixed a value at which such debts may be allowed, or unless such debts are secured by a first mortgage upon real estate, in either of which events only the amount by which such debts exceed the value allowed by the superintendent or the cash value of the real estate securing them as determined by written appraisal signed by at least three of the directors of such savings and loan association and filed with it, need be so deducted.

§ 394. Calculation of earnings for dividend period.

1. Gross earnings. To determine the amount of gross earnings of a savings and loan association during any dividend period the following items may be included:

(a) All earnings actually received during such period, less interest and premium earned or accrued and unpaid included in the last previous calculation of earnings;

(b) Interest and premium earned or accrued and unpaid upon debts owing to it secured by collateral as authorized by this article upon which no default for more than one year exists and upon corporate stocks, bonds, or other interest-bearing obligations owned by it upon which there is no default;

(c) The sums added to the cost of securities purchased for less than par as a result of amortization, provided the market value of such securities is at least equal to their present cost as determined by amortization;

(d) Any profits actually received during such period from the sale of securities, real estate or other property owned by it.

2. Net earnings. To determine the amount of its net earnings for such dividend period the following items shall be deducted from gross earnings:

(a) All expenses paid or incurred, both ordinary and extraordinary, in the transaction of its business, the collection of its debts and the management of its affairs, less expenses incurred and interest accrued upon its debts deducted at the last previous calculation of net earnings for dividend purposes;

(b) Interest paid or accrued and unpaid upon debts owing by it;

(c) The amounts deducted through amortization from the cost of corporate stocks, bonds or other interest-bearing obligations purchased above par in order to bring them to par at maturity;

(d) Any losses that may have been sustained by it in excess of its guaranty fund.

The balance thus obtained shall constitute the net earnings of such savings and loan association for such period.

§ 395. Net earnings credited for dividend purposes; credits to guaranty fund and undivided profits; dividends to shareholders.

When the net earnings of any such association have been determined at the close of a dividend period, as provided in the immediately preceding section of this article, if its guaranty fund does not equal five per centum of its accumulated capital and fifty per centum of the book value of the real estate held by it, one-twentieth of such net earnings shall be credited to its guaranty fund, or so much thereof less than one-twentieth as will make such fund equal five per centum of its accumulated capital, or fifty per

centum of the book value of its real estate if the latter amount exceeds five per centum of its accumulated capital. The balance of such net earnings or the entire amount thereof, if its guaranty fund equals the amount required by section three hundred ninety-two of this chapter, may be credited to the association's profit and loss account; or, if the expenses and losses of such savings and loan association exceed its gross earnings, such excess shall be charged to its profit and loss account. The credit balance of such account shall constitute the undivided profits at the close of such dividend period and shall be available for dividends. The directors of any such association may annually, semi-annually or quarterly but not more frequently declare such dividends as they shall judge expedient from such undivided profits. But no such association shall declare, credit or pay any dividend to its shareholders except by a vote of the board of directors duly entered upon its minutes which shall show the ayes and nays; nor shall it declare, credit or pay any such dividend until it shall have made good any existing impairment of its accumulated capital. Such dividends shall be apportioned upon the dues and dividends credited to its members.

The directors of any such association, in addition to the transfers to the guaranty fund required by this section may transfer to such guaranty fund from such undivided profits or continue to carry as undivided profits such sum or sums as they may deem wise; provided, however, that whenever the surplus of any such association including its undivided profits and guaranty fund exceeds fifteen per centum of the accumulated capital, the board of directors shall declare such extra dividends as may be necessary to distribute such excess among its shareholders.

If the by-laws of any such association so provide, only a portion of any such dividend need be credited to savings, accumulative prepaid, income or juvenile savings shares and the remaining portion thereof shall revert to the association, and the portion of such dividend credited to such shares may vary according to the class of shares; and upon the withdrawal of members, portions of the dividends credited to their shares may be retained by such association, and such deductions may be made in accordance with a schedule, clearly and fully set forth in the by-laws, and based upon duration of membership, provided, however, that the portion of such dividends that may be retained by the association upon the withdrawal of a share shall in no case exceed the sum

of forty per centum of the dividends apportioned and credited upon such share.

§ 396. Matured shares.

Whenever the dues and dividends credited to the instalment, savings, accumulative prepaid or juvenile savings shares of any such association shall equal their matured value, notice of such maturity shall be given to the holders thereof and the payment of dues thereon shall cease. For the purpose of maturing shares, a special dividend may be credited between dividend dates to shares nearly matured at the same rate at which the last periodical dividend was credited, provided the earnings for the current dividend period justify such special dividend. If free, such shares shall be payable immediately, subject, however, to the provisions of section three hundred ninety-eight of this article.

Whenever certificates or pass-books representing matured shares shall be presented for payment, and payment is deferred, the secretary or other officer of any such association discharging similar duties, shall in the presence of the member or his representative, write upon the certificate or pass-book the date and hour at which such certificate or pass-book was presented and demand of payment made. Matured shares shall be credited with dividends, until paid, at the same rate as other shares of the same class. If pledged, the value of such shares shall be applied in payment of the loan which they secure, and such shares shall be canceled and any other collateral shall be returned.

§ 397. Withdrawal of free shares; notice thereof and withdrawal value.

The accumulations upon free shares of any such association may be withdrawn and the shares canceled after sixty days' written notice of such intention filed with its secretary at the place of business of the association, but the directors may waive such notice. The withdrawing shareholder shall, subject to the provisions of the next succeeding section of this article, be paid the withdrawal value of his shares as determined at the last declaration of dividends before such notice, together with all dues paid thereon since such declaration, less fines and other obligations; but no association shall pay to a withdrawing shareholder any sum in excess of the dues credited upon its books, together with such dividends as have been duly declared and credited thereto.

A withdrawing member, until paid, shall be entitled to dividends upon his shares at a rate equal to at least four-fifths of the rate at which dividends are credited upon other shares of the same class.

The board of directors of permanent associations may permit a member to withdraw part of the accumulations to his credit without thereby reducing the number of shares held by him; and the directors of serial associations may permit the holders of savings and juvenile savings shares to withdraw in the same manner part of the amounts standing to the credit of such shares.

Where payment of a withdrawal is deferred it shall be the duty of the secretary or other officer discharging such duties in the presence of the member or his representative to enter upon each notice of withdrawal presented, the date and hour of presentation of such notice of withdrawal.

§ 398. Restrictions on the payment of matured shares and withdrawals.

No more than two-thirds of the receipts of any savings and loan association shall be applied to the payment of matured shares and withdrawals without the consent of the board of directors, except as provided in this section. Whenever two-thirds of such receipts are not sufficient to pay all demands, one-third of such receipts shall be applied first to the payment of matured and income shares in the order in which demand of payment was made or notice of withdrawal filed, and one-third to the payment of instalment, savings, accumulative prepaid and juvenile savings shares filed for withdrawal and in the order in which notices of withdrawal were filed.

Whenever any payment of matured shares shall have been demanded or any notice of withdrawal shall have been filed, and payment of such matured shares or withdrawal shall not have been made within six months from the date of demand or of the filing of such notice, all the receipts of the association from dues, interest, premium, borrowed money, loans repaid and the proceeds of all other investments, shall after the payment of expenses and general indebtedness, be applied to the payment of matured shares and withdrawals in the order in which payment of such matured shares was demanded or notices of withdrawals filed; and the board of directors or the superintendent of banks may direct that such claims shall be paid upon a ratable and proportionate basis. Whenever such demands shall have been made or notices shall have been filed, and such matured shares or withdrawals have remained wholly or in part unpaid for two years thereafter, the superin-

tendent of banks may take possession of the property and business of any such association as provided in section fifty-seven of this chapter.

§ 399. Retirement of shares.

The board of directors of any savings and loan association may retire all classes of free shares by enforcing withdrawals of the same, provided that the by-laws shall clearly state the manner in which such withdrawals may be enforced, and the holders of such shares are paid the full value of their shares less all lawful obligations.

§ 400. Suspension and forfeiture of shares.

Whenever a member of any such association shall for one year have failed to pay dues upon any instalment shares owned by him, such association may serve notice upon him to pay such dues within a time stated in such notice. Upon the failure of such shareholder to make such payment, the withdrawal value of his shares may be determined and such withdrawal value transferred and credited to him in a suspense account. Upon such transfer, the rights of such member shall cease except the right to withdraw the value of such shares as thus determined and such dividends as may thereafter be credited thereon within ten years from the date of such transfer. After such transfer, such member shall be entitled to at least four-fifths of the dividends apportioned to such shares; and unless the value thereof as thus determined is withdrawn by such member within ten years from the date of such transfer, his interest therein may be forfeited, if the by-laws so provide, and the amount standing to the credit of such shares transferred to the guaranty fund of such association.

§ 401. Transfer of shares and conditions attaching thereto.

No transfer of shares shall be binding upon the association until the same has been made upon its books; and the transferee shall take the same charged with all liabilities to the association and the conditions attaching thereto at the time of the transfer. If the shares are in the names of more than one person, a transfer thereof executed by one or more of such persons shall authorize the association to transfer the same.

§ 402. Repayment of loans; application of pledged shares.

Any loan made by a savings and loan association to a member may be repaid at any time provided the member shall pay the

principal due thereon, less the withdrawal value of the shares transferred as security therefor, the premium earned and the interest accrued at the date of such repayment, and all sums advanced by the association for taxes, assessments, or insurance premiums, with interest thereon; and in addition thereto:

1. Interest on the principal repaid for a period of three months after the date of repayment; or

2. Interest and premium upon such principal for the whole year when so provided in the by-laws of the association, if the repayment be made at any time within one year from the date of the mortgage or other evidence of debt.

Any such borrowing member may pay upon any such loan a sum equal to the matured value of one or more of the instalment shares transferred and pledged as security therefor upon the same proportionate terms as are provided in this section for payment in full.

Whenever any mortgage is foreclosed, the withdrawal value of the shares transferred and pledged to any such association for the payment of the loan shall be applied to the extinguishment of the indebtedness of the member as hereinbefore determined, and his rights under such shares shall terminate.

If any such association is in process of voluntary liquidation, the shares of a borrowing member shall be entitled to full participation in the assets of such association, and their value as thus determined shall be applied upon the indebtedness of such member.

If any such association is in process of involuntary liquidation, the minimum value of the shares owned by the borrowing member, after allowing for all possible losses and the expense of liquidation, may be applied in reduction of his indebtedness; and he shall be entitled to receive his proportionate share of any further sums that may be thereafter realized from the assets of such association.

Nothing in this section shall be construed to prevent the reduction of any such association's liability to its members in accordance with the provisions of section four hundred and four of this article.

§ 403. Change of location.

Any savings and loan association may make a written application to the superintendent of banks for leave to change its place of business to another place in the same county. The application shall state the reasons for such proposed change, and shall be

signed and acknowledged by a majority of its board of directors. If the proposed place of business is within the limits of the town, village, borough or city in which the place of business of the association is located, such change may be made upon the written approval of the superintendent; if beyond such limits, notice of intention to make such application, signed by two principal officers of the association shall be published once a week for two successive weeks, immediately preceding such application in a newspaper published in the city of Albany in which notices by state officers are required by law to be published, and in a newspaper to be designated by the superintendent, published in the county in which the place of business of such association is located. If the superintendent shall issue a certificate authorizing the change of location, as provided in section fifty of this chapter, the association shall cause such certificate to be published once in each week for two successive weeks in the newspapers in which the notice of application was published. When the requirements of this section shall have been fully complied with, such association may, upon or after the day specified in the certificate, remove its property and effects to the location designated therein, and thereafter its place of business shall be the location so specified; and it shall have all the rights and powers in such new location which it possessed at its former location.

§ 404. Reduction of liability to members.

Whenever the losses of any savings and loan association resulting from a depreciation in the value of its securities or otherwise exceed its guaranty fund and undivided profits so that the estimated value of its assets is less than the total amount due its members, the supreme court may, upon the petition of such savings and loan association, approved by the superintendent of banks, order a reduction of its liability to its members, except upon juvenile savings shares, in such manner as to distribute the loss equitably among such members. If, thereafter, such savings and loan association shall realize from such assets a greater amount than was fixed in the order of reduction, such excess shall be divided among members whose credits were so reduced, but to the extent of such reduction only.

§ 405. Qualifications and disqualification of directors.

The by-laws of every savings and loan association may prescribe other qualifications for directors, but no person shall be eligible to election as a director unless he is the owner in good

faith and in his own right on the books of the association of five savings or instalment shares, or of other shares equal in value to one matured instalment share, and every person elected to be a director, who, after such election, shall hypothecate, pledge or cease to be the owner in his own right of the necessary qualifying shares, shall thereby vacate his office, and shall not be eligible for re-election as a director for a period of one year from the date of the next succeeding annual meeting.

§ 406. Oath of directors.

Each director of any savings and loan association, when appointed or elected, shall take an oath that he will, so far as the duty devolves upon him, diligently and honestly administer the affairs of such association, and will not knowingly violate, or willingly permit to be violated, any of the provisions of law applicable to such corporation, and that he is the owner in good faith and in his own right, of at least five savings or instalment shares, or of other shares equal in value to one matured instalment share either subscribed for by him or standing in his name on the books of the association. Such oath shall be subscribed by the director making it, certified by an officer authorized by law to administer oaths, and immediately transmitted to the superintendent of banks.

§ 407. Vacancies in board of directors; how filled.

All vacancies in the office of director of any savings and loan association shall be filled by election by the members except as hereinafter provided. Vacancies not exceeding one-third of the whole number of the board may be filled by the affirmative vote of a majority of the directors then in office, and the directors so elected may hold office until such vacancies are filled by the members at a special or annual election; or when the number of directors fixed by its by-laws is nine or more, two vacancies may, with the consent of the superintendent of banks, be left unfilled until the next annual election.

§ 408. Change of number of directors.

The members of any savings and loan association may at any time change the number of its directors by amending its by-laws in accordance with the provisions of section four hundred ten of this article.

§ 409. Restrictions on directors and officers.

No director, officer, agent, clerk or employee of any savings and loan association shall receive compensation by salary, fees, expenses or otherwise for soliciting the sale of shares of the association to any person.

No officer, director, attorney, clerk or agent of such association, and no person in any way interested or concerned in the management of its affairs, shall discount or, directly or indirectly, purchase a share in any such association, whether filed for withdrawal or not, except by payment therefor of the withdrawal value of such share.

§ 410. Amendment of by-laws; review of superintendent's refusal to approve by-laws.

1. The by-laws of any savings and loan association may be altered or amended from time to time, provided such alterations or amendments shall have first received the written approval of the superintendent of banks and shall thereafter have been duly adopted at a meeting of the shareholders, of which meeting thirty days' notice, containing a copy of the proposed alterations or amendments, shall have been given by mail to each shareholder of record; and a copy of such alterations and amendments shall have been filed in the office of the superintendent of banks within thirty days after such adoption.

2. Any association deeming itself aggrieved by the refusal of the superintendent of banks to give his written approval of proposed alterations or amendments of the by-laws, may, upon notice to the superintendent, apply to any justice of the supreme court of the district wherein the office of such association is located, for a review of such refusal. The court may review the superintendent's decision, upon such evidence as may be presented, and may affirm or reverse the same in whole or in part and may approve any or all of the proposed alterations or amendments. Any alteration or amendment approved by such court may be adopted by the association at a meeting of its shareholders and a copy thereof, if adopted, shall be filed in the office of the superintendent, as prescribed in subdivision one of this section.

§ 411. Exemptions.

Every savings and loan association shall be deemed an institution for savings, and neither it nor its property shall be taxable under any law which shall exempt savings banks or institutions

for savings from taxation. No law which taxes corporations in any form, or the shares or property thereof, shall apply to savings and loan associations unless they are specifically named in such law. The shares held by members of any association and the dues and dividends credited thereon shall be exempt from sale on execution and proceedings supplementary thereto to the amount of six hundred dollars, and the members of any such association shall not be individually liable for the payment of its debts. The shares of savings and loan associations shall not be subject to the stock transfer tax either when issued by the association or when transferred from one member to another.

§ 412. Communications from banking department must be submitted to directors and noted in minutes.

Each official communication directed by the superintendent of banks or one of his deputies to a savings and loan association or to any officer thereof, relating to an investigation or examination conducted by the banking department or containing suggestions or recommendations as to the conduct of the business of the association, shall be submitted, by the officer receiving it, to the board of directors at the next meeting of such board and noted in the minutes of the meetings of such board.

§ 413. Reports to superintendent; penalty for failure to make.

On or before the first day of February in each year, every savings and loan association shall make a written report to the superintendent of banks which shall contain a statement of its condition on the morning of the first day of January in said year. Every such report shall be verified by the oaths of the two principal officers in charge of the affairs of the association at the time of such verification. The verification shall state that the report is true and correct in all respects to the best of the knowledge and belief of the persons verifying it, and that the usual business of the association has been transacted at the location required by this article and not elsewhere.

Every such association shall also make such other special reports to the superintendent as he may from time to time require, which shall be in such form and filed at such date as may be prescribed by the superintendent and shall, if required by him, be verified in such manner as he may prescribe.

If any such association shall fail to make any report required by this section on or before the day designated for the making

thereof, or shall fail to include therein any matter required by the superintendent, such association shall forfeit to the people of the state the sum of ten dollars for every day that such report shall be delayed or withheld, and for every day that it shall fail to report any such omitted matter, unless the time therefor shall have been extended by the superintendent as provided by section forty-nine of this chapter.

§ 414. Preference of deposits made by savings and loan associations.

All the property of any bank or trust company which shall become insolvent, shall be applied by the trustees, assignees or receivers thereof, or by the superintendent of banks, if such insolvent bank or trust company is being liquidated by him under the provisions of section fifty-seven of this chapter, in the first place ratably and proportionately to the payment in full of any sum or sums of money deposited therewith by any savings bank, savings and loan association or credit union, but not to an amount exceeding that authorized to be so deposited by the provisions of this chapter, and subject to any other preference provided for in the charter of any such bank or trust company.

§ 415. Annual report to shareholders.

Every savings and loan association shall prepare and publish annually and deliver to each shareholder on application a complete statement of its financial condition including the receipts and disbursements since its last previous statement.

§ 416. Construction of reference to laws of eighteen hundred and ninety-two.

Whenever reference is made prior to May thirty-first, eighteen hundred ninety-eight, in any of the statutes of the state of New York to article five or six or to articles five and six of chapter six hundred eighty-nine of the laws of eighteen hundred ninety-two, such references shall be construed to refer to article ten of this chapter.

§ 417. Rights of certain associations preserved.

The repeal of chapter one hundred twenty-two of the laws of eighteen hundred fifty-one, chapter five hundred sixty-four of the laws of eighteen hundred seventy-five, chapter ninety-six of the laws of eighteen hundred seventy-eight, and chapter five hundred fifty-six of the laws of eighteen hundred eighty-seven, article five of chapter six hundred eighty-nine of the laws of eighteen

hundred ninety-two, article six of chapter six hundred eighty-nine of the laws of eighteen hundred ninety-two as originally enacted, and article six of chapter ten of the laws of nineteen hundred nine, shall not affect the corporate existence of associations organized under any of such acts, and every association organized under the provisions of any of such statutes shall be subject to the provisions of this chapter, in like manner as corporations which are incorporated hereunder.

§ 418. Charters to be conformed to this article; obligations and rights unimpaired.

The powers, rights, duties, privileges and obligations of every association organized under any of the acts enumerated in section four hundred seventeen of this chapter or doing business under any of such acts at the time this act takes effect, shall be governed, controlled, construed, extended, limited and determined by the provisions of this chapter, to the same extent and effect as if such association had been organized or incorporated under or pursuant to the provisions hereof, and the articles of association, certificate of incorporation, by-laws or rules of every such association heretofore made or existing, are hereby modified, altered and amended to conform to the provisions of this chapter, and the same are declared void where such articles of association, certificate of incorporation, by-laws or rules are inconsistent with the provisions of this chapter; except that the obligations of any existing association, whether between such association and its shareholders or any one of them, or any other person or persons, or any valid contract between the shareholders of any such association, existing at the time this act takes effect, shall not be in any wise impaired by the provisions of this act; and with such exceptions every such savings and loan association shall possess the powers, rights, duties and privileges, and be subject to the obligations, restrictions and liabilities conferred and imposed by this chapter, notwithstanding anything to the contrary in its articles of association, certificate of incorporation, by-laws or rules. All obligations to any such association heretofore contracted shall be enforceable by it and in its name, and demands, claims and rights of action against any such association may be enforced against it as fully and completely as they might have been enforced heretofore.

§ 419. Construction of term "by-laws."

Wherever the word "by-laws" is used in this article, it shall be construed to refer to and include the provisions of all articles

of association, certificates of incorporation, by-laws and rules of all corporations organized under any of the repealed acts enumerated in section four hundred seventeen of this article.

§ 420. Foreign corporations prohibited from transacting a savings and loan business in the state.

No foreign corporation shall transact the business of a savings and loan association within this state or maintain an office in the state for the purpose of transacting such business.

§ 421. Land Bank of the State of New York; incorporation; organization certificate.

When authorized by the superintendent of banks as provided in section twenty-three of this chapter, ten or more savings and loan associations, the aggregate resources of which shall not be less than five million dollars, may form the Land Bank of the State of New York. Each of such associations shall subscribe, acknowledge and submit to the superintendent of banks at his office an organization certificate in duplicate which shall specifically state:

1. The name, "Land Bank of the State of New York."
2. The place in the city of New York where its business is to be transacted.
3. The number of shares for which each association has subscribed which shall amount in the aggregate to not less than one hundred thousand dollars.
4. The number of directors of such land bank, which shall not be less than nine, and the names of the persons who shall be its directors until the first annual meeting. The certificate shall recite that the directors possess the qualifications specified in section four hundred thirty of this article.
5. The name and location of the business office of each savings and loan association subscribing the certificate and the aggregate resources of each such association.

§ 422. Proposed by-laws.

The incorporators shall subscribe and acknowledge and submit to the superintendent of banks at his office proposed by-laws in duplicate, which shall prescribe the manner in which the business of such land bank shall be conducted with reference to the following matters:

1. The date during the month of January of the annual meeting of shareholders; the manner of calling special meetings, and the number of members which shall constitute a quorum.

2. The number and qualifications of directors, subject to the provisions of section four hundred thirty of this article; the method of division into classes for the purpose of electing, as nearly as may be, an equal number of directors each year; the removal or suspension of directors; the filling of vacancies in the board of directors, and the number of directors which shall constitute a quorum, which shall not be less than five.

3. The meetings, powers and duties of directors; the appointment or election of appraisal, supervisory and auditing committees.

4. The officers; the manner of their election; their terms of office, duties and compensation; and the bonds which shall be required of officers who have the custody or possession of money, securities or property of the land bank.

5. The annual commission that may be charged each member, subject to the limitations of section four hundred twenty-nine of this article.

6. The transfer of membership, subject to the limitations of section four hundred twenty-eight of this article.

7. The manner in which the by-laws may be altered or amended.

§ 423. When corporate existence begins; conditions precedent to commencing business.

When the superintendent shall have endorsed his approval on the organization certificate as provided by section twenty-three of this chapter, the corporate existence of the land bank of the state of New York shall begin and it shall then have power to elect officers and transact such other business as relates to its organization; but such land bank shall transact no other business until

1. Subscriptions to its shares aggregating one hundred thousand dollars shall have been paid in cash and an affidavit stating that such subscriptions have been so paid, subscribed and sworn to by its two principal officers, shall have been filed in the clerk's office of the county of New York, and a certified copy thereof in the office of the superintendent.

2. The superintendent shall have duly issued to it the authorization certificate specified in section twenty-four of this chapter.

§ 424. General powers.

In addition to the powers conferred by the general corporation law the land bank of the state of New York shall, subject to the restrictions and limitations contained in this article and its by-laws, have the following powers:

1. To issue, sell and redeem bonds and notes secured by bonds and first mortgages made to or held by member associations.

2. To receive money or property from its members and from other associations, corporations and persons with whom it has contracts, engagements or undertakings, in instalments or otherwise; to enter into any contract engagement or undertaking with such associations, corporations or persons for the withdrawal of such money or property, with any increase thereof, or for the payment to them or to any association, corporation or person of any sum of money, at any time, either fixed or uncertain; to lend money to savings and loan associations upon the security of their promissory notes with or without collateral.

3. To invest its capital and other funds in bonds secured by first mortgages of real estate situated within the territory in which its members are authorized to make loans; and in securities which are authorized as investments for savings banks by section two hundred and thirty-nine of this chapter.

4. To receive by assignment from its members and to deposit in trust with the comptroller of the state of New York to be held by him as security for its and their outstanding obligations any first mortgages of real estate and the bonds secured thereby that are legally receivable by savings and loan associations; to empower such savings and loan associations as agents of the land bank, to collect and immediately pay over to the land bank the dues, interest and other sums payable under the terms, conditions and covenants of the bonds and mortgages; to return to, or permit such savings and loan associations to retain any sums of money so collected in excess of the amount required to meet the obligations of such associations respectively.

5. To purchase in its own name, hold and convey real property for the following purposes and no others:

(a) A plot whereon there is or may be erected a building suitable for the convenient transaction of its business from portions of which not required for its own use a revenue may be derived.

(b) Such as shall be mortgaged to it in good faith, by way of security for loans made by it or moneys due to it.

(c) Such as shall be conveyed to it for debts previously contracted in the course of its business, and such as it shall purchase at sales under judgments, decrees or mortgages held by it.

6. To designate as depositaries of its funds any bank, trust company, or savings bank of this state, or any national banking association located in this state doing a banking business under the laws of the United States.

§ 425. Restrictions upon the powers of the land bank.

The land bank shall not:

1. Do a general deposit business.

2. Invest its capital and other funds in bonds secured by first mortgages on real estate if the amount secured by any such mortgage is in excess of sixty per centum of the appraised value of such real estate, or receive from its members bonds and mortgages on farm lands if the amount secured by any such mortgage is in excess of seventy-five per centum of the appraised value of such real estate.

3. Invest more than twenty-five per centum of its surplus in real estate occupied, or to be occupied, by it for office purposes, without the written approval of the superintendent of banks.

4. Incur any indebtedness upon notes and bonds in excess of twenty times the amount of its capital, nor issue bonds on behalf of any of its members in excess of twenty times the amount of the shares of such capital held by such member or in excess of eighty per centum of the value of the collateral security pledged therefor to such land bank.

§ 426. Issuing of bonds.

Bonds shall be issued in series of not less than fifty thousand dollars. All bonds issued by the land bank may be called on any interest day at one hundred and two and one-half per centum and interest by giving notice of not less than sixty days in a newspaper published in the city of New York. Any member association which is not indebted for borrowed money and has made no investments upon the security of real estate or taken title to real estate upon which there are prior mortgages, liens or encumbrances may pledge seventy-five per centum of its mortgages with the bonds secured thereby, to the land bank, as collateral security for bonds issued on its behalf. Whenever such obligations do not exceed ten per centum of the accumulated capital of the association, fifty per centum

of such mortgage securities may be pledged to the land bank; and when such obligations exceed ten per centum of such capital, twenty-five per centum of such mortgage securities may be so pledged. Whenever all the members of a member association shall execute and deliver to such association bonds secured by first mortgages of real estate and shall each give his collateral bond to such member association guaranteeing the payment of the bonds and mortgages of all the other members, one hundred per centum of the mortgage securities of such association and the bonds secured thereby may be pledged by such association to the land bank. The amortization payments upon all mortgages accepted by the land bank as collateral security for bonds shall be sufficient to liquidate the debt in a period not exceeding forty years. In the event of any default for more than ninety days in the payment of the principal of, or for more than ninety days in the payment of any instalment of interest upon, any of said bonds, the superintendent of banks may, of his own motion, and shall, upon the request in writing of the holders of said bonds in default to the amount of fifty thousand dollars, forthwith take possession of and proceed to liquidate the land bank. Upon such liquidation he shall be entitled in the name of the land bank to enforce all of its rights and securities and to collect and realize upon all of its assets, including all mortgages assigned to the said land bank by the several member associations, and deposited with the comptroller of the state of New York, up to the amounts advanced by the land bank to the several member associations thereon. Upon any such liquidation all said bonds then issued and outstanding shall forthwith become due and payable equally and ratably out of all the assets of said land bank in advance of any other debts thereof not specifically preferred by law.

§ 427. Guaranty fund.

The land bank shall accumulate from its profits a guaranty fund by carrying thereto annually a sum equal to one-half of one per centum of its capital, until such guaranty fund shall be equal to at least fifteen per centum of such capital.

§ 428. Membership; liability; transfer of shares.

Every member shall pay one thousand dollars for each share of the capital of the land bank issued to it, provided that no association shall subscribe for or hold shares of such capital to an

amount in excess of ten per centum of the resources of such association.

Every such member shall be individually responsible, equally and ratably, and not one for another, for all contracts, debts, and engagements of the land bank, to the extent of the amount of its shares therein at the par value of one thousand dollars each, in addition to the amount invested in such shares. Such shares shall not be transferable, except that a member, which is not liable to the land bank for any obligation direct or contingent, may transfer its shares therein to another savings and loan association, by and with the consent of the board of directors of the land bank; or it may retire from membership and receive back such sums as it has paid for its shares, upon giving one year's notice in writing of such intention, provided, however, that no withdrawal shall be permitted by the board of directors, which will reduce the total amount of the capital of the land bank below one hundred thousand dollars.

§ 429. Commissions and payment of expenses.

The land bank may charge each member an annual commission, not to exceed one-half of one per centum, upon the outstanding debenture bonds issued in its behalf, provided, however, that the rate of commission in any year shall be the same on all outstanding bonds; or in lieu of charging such commission the expenses incurred on account of any debenture bond issue may be charged to the association on whose behalf such bonds are issued, and the general expenses of the land bank assessed against the members in proportion to the bonds issued for them.

§ 430. Qualifications and disqualifications of directors; bond.

At least three-fourths of the directors of the land bank must reside in the state of New York during their term of office, and all must be citizens of the United States. No person shall be elected a director unless he is a shareholder of a member association and has been nominated by it for that office; and every person elected to be a director who, after such election, shall cease to be a shareholder of a member association, shall cease to be a director of the land bank, and his office shall be vacant. Directors who have the custody or possession of money, securities or property shall give bond to the land bank in an amount commensurate with their liability.

§ 431. Oath of directors.

Each director, when appointed or elected, shall take an oath that he will, so far as the duty devolves upon him, diligently and honestly administer the affairs of the land bank, and will not knowingly violate, or willingly permit to be violated, any of the provisions of law applicable to such corporation and that he is the owner in good faith and in his own right on the books of the association which nominated him of five savings or instalment shares, or other shares of the value of one matured share, and that the same is not hypothecated, or in any way pledged as security for any loan or debt and, in case of re-election that such share was not hypothecated or in any way pledged as security for any loan or debt during his previous term. Such oath shall be subscribed by the directors and officers making it, and certified by an officer authorized by law to administer oaths, and immediately transmitted to the superintendent of banks.

§ 432. Vacancies in board of directors.

All vacancies in the office of director shall be filled by election by the members except as provided in this section. Vacancies not exceeding one-third of the whole number of the board may be filled by the affirmative vote of a majority of the directors then in office, and the directors so elected may hold office until such vacancies are filled by the members at a special or annual election; or when the number of directors required is nine or more, two vacancies may, with the consent of the superintendent of banks, be left unfilled until the next annual election.

§ 433. Change of number of directors.

The members of the land bank may at any time change the number of its directors by amending its by-laws in accordance with the provisions of section four hundred thirty-five of this article.

§ 434. Officers; powers, duties and compensation.

The by-laws of the land bank shall specify its officers, the manner of their election, and their terms of office.

The officers who have the custody or possession of money, securities, or property shall give bond to the association as provided in the by-laws. They shall receive such compensation as is prescribed in the by-laws and shall hold office until their successors are elected and have qualified.

§ 435. Amendment of by-laws.

The by-laws may be altered or amended, from time to time, provided such alterations or amendments shall have first received the written approval of the superintendent of banks and shall thereafter have been duly adopted at a meeting of the directors.

§ 436. Annual meeting; notice; voting.

The annual meeting of the land bank, for the election of directors, shall be held at its principal place of business in January in each year. Notice of the time and place of holding such election shall be given by publication thereof, at least once in each week for two successive weeks immediately preceding such election, in a newspaper published in the city of New York and by mailing a copy of such notice postage prepaid to each shareholder of the land bank ten days before the holding of such meeting. Each member shall be entitled to one vote for every share of the capital standing in its name on the books of the land bank.

§ 437. Preference of credits.

All the property of any bank, trust company or savings and loan association which shall become insolvent shall be applied by the trustees, assignees or receivers thereof or by the superintendent of banks in the first place to the payment in full of any sum or sums of money deposited therewith by the land bank or due to the land bank for subscriptions, sinking funds, interest and principal of bonds, or guaranty of mortgages, ratably and proportionately but not to an amount exceeding that authorized to be so deposited or contracted by the provisions of this chapter, and in accordance and on an equality with any other preference provided for in this chapter.

§ 438. Land bank and its debentures not liable for taxation.

The debentures issued by the land bank and the land bank itself, together with its capital, accumulations and funds, shall have the same exemption from taxation as other institutions for savings. No law which taxes corporations in any form, or the shares thereof, or the accumulations therein, shall be deemed to include the land bank or its issues of debenture bonds unless they are specifically named in such law.

ARTICLE XI.**Credit Unions.**

- Section 450. Incorporation; organization certificate.
451. Proposed by-laws.
452. When corporate existence begins; conditions precedent to commencing business.
453. General powers.
454. Limitations upon powers.
455. Capital.
456. Deposit of funds; preference.
457. Guaranty fund.
458. Calculation of earnings.
459. Dividends.
460. Change of location.
461. Exemptions and liability of shareholders.
462. Reduction of liability to shareholders.
463. Withdrawal and expulsion of members.
464. Meetings of shareholders.
465. Qualifications of directors.
466. Oaths of directors, officers and committee members.
467. Tenure of office of directors.
468. Powers and duties of directors.
469. Special duties of directors.
470. Credit committee.
471. Supervisory committee.
472. Officers.
473. Amendment of by-laws.
474. Credit union not liable to taxation.
475. Fiscal year.
476. Communications from banking department.
477. Reports to superintendent.
478. Penalty for loans to non-members.
479. Penalty for use of term "Credit Union."

§ 450. Incorporation; organization certificate.

When authorized by the superintendent of banks as provided in section twenty-three of this chapter, seven or more persons employed or residing in the state of New York may form a corporation to be known as a credit union. Such persons shall sub-

scribe and acknowledge and submit to the superintendent of banks at his office an organization certificate in duplicate which shall specifically state:

1. The name of the corporation which shall include the words "credit union."

2. The place where its business is to be transacted. If the condition of membership is employment of its members by a certain individual, partnership or corporation, the place of business of such individual, partnership or corporation may be stated as the place of business of such credit union.

3. The par value of the shares, which shall not exceed twenty-five dollars.

4. The full name, residence and post-office address of each of the incorporators and the number of shares subscribed for by each.

5. The term of its existence, which may be perpetual.

6. The number of its directors which shall not be less than five, and the names and addresses of the incorporators who shall be its directors until the first annual meeting of shareholders.

§ 451. Proposed by-laws.

The incorporators shall subscribe and acknowledge and submit to the superintendent of banks at his office proposed by-laws, in duplicate, which shall prescribe the manner in which the business of the credit union shall be conducted with reference to the following matters:

1. The purposes of the corporation.

2. The qualifications for membership.

3. The date during the month of January of the annual meeting; the manner of conducting meetings; the method by which members shall be notified of meetings, and the number of members which shall constitute a quorum.

4. The number of directors necessary to constitute a quorum, and the compensation and duties of officers elected by the directors.

5. The powers and duties of the credit committee and the number of members, not less than three, of which it shall be composed.

6. The powers and duties of the supervisory committee and the number of members, not less than three, of which it shall be composed.

7. The conditions upon which shares may be issued, paid for, transferred and withdrawn.

8. The fines, if any, which shall be charged for failure punctually to meet obligations to the corporation.

9. The conditions upon which deposits may be received and withdrawn.

10. The manner in which the funds of the corporation shall be employed.

11. The conditions upon which loans may be made and repaid.

12. The maximum rate of interest that may be charged upon loans.

13. The method of receipting for money paid on account of shares, deposits or loans.

14. The manner in which the guaranty fund shall be accumulated.

15. The manner in which dividends shall be determined and paid to members.

16. Whether the members shall be equally and ratably liable for the payment of the debts of the corporation.

§ 452. When corporate existence begins; conditions precedent to commencing business.

When the superintendent of banks shall have endorsed his approval on the organization certificate, as provided by section twenty-three of this chapter, the corporate existence of the credit union shall begin, and it shall then have power to elect officers and to transact such other business as relates to its organization. But it shall transact no other business, until the superintendent shall have duly issued to it the authorization certificate specified in section twenty-four of this chapter.

§ 453. General powers.

In addition to the powers conferred by the general corporation law, a credit union shall, subject to the restrictions and limitations contained in this article and in its by-laws, have the following powers:

1. To issue shares to persons qualified for membership.
2. To charge an entrance fee to subscribers for such shares.
3. To charge a reasonable fee for the transfer of its shares.
4. To receive the savings of its members in payment of shares or on deposit.
5. To lend money to its members upon such terms and conditions as the by-laws provide and as the credit committee shall

approve, at rates not exceeding one per centum per month, inclusive of all charges incident to the making of such loan.

6. To deposit any moneys received by it and not lent to members, as provided in section four hundred and fifty-six of this article.

7. To borrow money to an amount not exceeding forty per centum of the capital of such corporation, except where the capital is five thousand dollars or less, in which event such credit union may borrow any amount up to two thousand dollars.

8. To reduce its liability to shareholders as provided in section four hundred and sixty-two of this article.

9. To fine members for failure to meet punctually obligations to such credit union.

10. To expel members, as provided in section four hundred and sixty-three of this article.

11. To impress a lien upon the shares and dividends of any member to the extent of any loans made to him and for any dues or fines payable by him.

12. To cancel the shares of any member who withdraws or is expelled, and apply the withdrawal value thereof to the liquidation of such member's indebtedness to the corporation.

13. To hold shares in and make deposits with other credit unions.

14. To invest any moneys received by it and not lent to its members in the securities which are authorized as investments for savings banks by subdivisions one, two, three, four, five and seven of section two hundred and thirty-nine of this chapter.

§ 454. Limitations upon powers.

No credit union shall:

1. Pay any commission or compensation for securing members or for the sale of its shares.

2. Make any loan in excess of fifty dollars unless security therefor is taken. The term "security" within the meaning of this subdivision shall include an endorsed note.

3. Impose a fine, in case of failure of a member to make payments on shares, exceeding two per centum per month or fraction of a month on amounts due, except that a minimum fine of five cents per month or fraction thereof may be imposed.

4. Permit any director, officer or member of the credit committee or supervisory committee to borrow directly or indirectly or become surety for any loan or advance made by the corporation, unless such loan shall have been approved at a regularly called

meeting of the members of the corporation by a majority vote of those present, and the notice of such meeting shall have stated that the question of loans to directors, officers or members of committees would be considered at such meeting.

5. Issue shares or accept deposits in trust, except in the name of the trustee, as such, for a specified beneficiary whose residence shall be disclosed to the credit union by such trustee.

6. Issue any shares except to those qualified for membership under its by-laws, and unless there is printed upon the certificate or other evidence of such shares the words "transferable only to qualified members."

7. Lend to any of its members without requiring at the time of such loan a surrender and pledge of any certificates or other evidences of membership, issued by such credit union to the member to whom such loan is to be made, except such share or shares as may be necessary to qualify such member as a director of such credit union.

§ 455. Capital.

The capital of a credit union shall consist of the payments made by members on shares, and unpaid dividends credited thereon.

§ 456. Deposit of funds; preference.

The capital, deposits, undivided profits and guaranty fund of any credit union may be deposited in one or more savings banks, state banks or trust companies, incorporated under the laws of the state of New York, or in national banks located in the state. Funds deposited in a state bank or trust company shall, in the event of the liquidation of such depository, be entitled to priority of payment to the same extent as deposits of savings banks as provided in section two hundred and seventy-eight of this chapter.

§ 457. Guaranty fund; how created and regulated.

Every credit union shall create a guaranty fund which shall in no case exceed the capital of the corporation, plus fifty per centum of its other liabilities, and which shall be held to meet contingencies until the corporation is dissolved, when it may be distributed among the shareholders.

Such guaranty fund shall be created and regulated as follows:

1. All entrance fees, transfer fees and fines remaining after the payment of organization expenses shall be set aside to such fund.

2. At the close of each fiscal year twenty-five per centum of the net earnings of the corporation for the year shall be carried to such fund, provided that, upon the recommendation of the board

of directors, the shareholders, at the annual meeting, may increase or, if such fund equals or exceeds its capital, may decrease the proportion of net earnings to be thus set aside.

3. Any sums recovered on items previously charged to it shall be credited to such fund.

Losses incurred by a credit union may be charged to its guaranty fund.

§ 458. Calculation to determine whether dividends may be declared and amount thereof.

On or after the date of the close of each fiscal year, in order to determine whether a dividend may be declared, and the amount thereof, the earnings from all sources, may be credited to the credit union's profit and loss account and the following items shall be charged against such account:

1. All expenses paid or incurred of whatever nature in the management of its affairs, the collection of its debts or the transaction of its business.

2. The interest paid, or accrued and unpaid, on debts owing by it.

3. All losses sustained by it in excess of its guaranty fund.

The credit balance of the profit and loss account as thus determined shall constitute the undivided profits of the credit union at the close of such period, and shall be applicable to the payment of dividends except as provided in the next succeeding section.

§ 459. Dividends to shareholders; how often and from what payable; conditions precedent.

The directors of any credit union may, at the close of each fiscal year, declare such dividend from its undivided profits as they shall judge expedient. But no credit union shall declare, credit or pay any dividend to its shareholders until it shall have:

1. Made good any existing impairment of its capital.

2. Carried to its guaranty fund such part of its net earnings as is required by section four hundred fifty-seven of this article.

Only fully paid shares shall be entitled to dividends, and shares which shall have been fully paid during any year in which dividends were declared shall be entitled only to a proportionate part of such dividends calculated from the first day of the month following such payment in full.

§ 460. Change of location.

Any credit union may make a written application to the superintendent of banks for leave to change its place of business to another place in the same county. The application shall state the reasons for such proposed change, and shall be signed and acknowledged by a majority of its board of directors and accompanied by the written assent thereto of at least two-thirds of its shareholders. If the proposed place of business is within the limits of the village, borough or city, if in a city not divided into boroughs, in which the place of business of the credit union is located, such change may be made upon the written approval of the superintendent; if beyond such limits, notice of intention to make such application, signed by two principal officers of the credit union shall be published once a week for two successive weeks immediately preceding such application in a newspaper published in the city of Albany in which notices by state officers are required by law to be published, and in a newspaper to be designated by the superintendent, published in the county in which the present place of business of such credit union is located. If the superintendent shall grant his certificate authorizing the change of location, as provided in section fifty of this chapter, the credit union shall cause such certificate to be published once in each week for two successive weeks in the newspapers in which the notice of application was published. When the requirements of this section shall have been fully complied with, the credit union may, upon or after the day specified in the certificate, remove its property and effects to the location designated therein, and thereafter its place of business shall be the location so specified; and it shall have all the rights and powers in such new location which it possessed at its former location.

§ 461. Exemptions and individual liability of shareholders.

The shares of members of any credit union and all the accumulations on such shares shall be exempt from sale on execution and proceedings supplementary thereto to the amount of six hundred dollars. The transfer of such shares shall not be taxable under the provisions of article twelve of the tax law.

Unless the by-laws so provide the shareholders of such a credit union shall not be individually liable for the payment of its debts.

§ 462. Reduction of liability to shareholders.

Whenever the losses of any such credit union resulting from a depreciation in the value of its securities or otherwise exceed

its undivided profits and guaranty fund, so that the estimated value of its assets is less than the total amount due its shareholders, the board of directors may, with the written approval of the superintendent of banks, order a reduction of the liability to each of its shareholders, so as to divide the loss equitably among such shareholders. If thereafter the credit union shall realize from such assets a greater amount than was fixed in the order of reduction, such excess shall be divided among the shareholders whose assets were reduced, but to the extent of such reduction only.

§ 463. Manner of withdrawal and expulsion of members; effect upon liabilities to credit union.

A member desiring to withdraw from a credit union shall file a written notice of his intention to withdraw. The board of directors may expel any member who has not carried out his engagements with the credit union, or who has been convicted of a criminal offense, or who neglects or refuses to comply with the provisions of this article, or of the by-laws, or who habitually neglects to pay his debts, or who becomes insolvent or bankrupt. The members at any regularly called meeting may expel any member whose private life is a source of scandal. But no member shall be expelled until he has been informed in writing of the charges against him and shall have had reasonable opportunity to be heard.

Any member of a credit union who withdraws or is expelled shall not be relieved of any liability to the corporation. The amounts paid in on shares or deposited by such members, together with any dividends credited to their shares and any interest which has accrued on their deposits, shall be repaid to them in the order of their withdrawal or expulsion, as funds become available therefor, but the credit union may deduct from such payments any sums due it from such members.

§ 464. Meetings of shareholders; voting.

At all meetings of shareholders of every credit union each shareholder shall have one vote irrespective of the number of shares which he holds, and no shareholder may vote by proxy. At any annual or special meeting a decision of the board of directors may be overruled by a majority vote of all the shareholders.

1. Annual meeting. An annual meeting for the election of directors, a credit committee and a supervisory committee shall be held during the month of January upon such notice and at such time and place as the by-laws provide.

2. Special meetings. At the request of ten members, or by order of the directors or the supervisory committee, special meetings may be held, after notice to the members as provided in the by-laws.

§ 465. Qualifications and disqualifications of directors.

Every director of a credit union shall be a shareholder in his own right; and every person elected to be a director, who, after such election, shall hypothecate, pledge or cease to be the owner in his own right of his qualifying share shall thereby vacate his office, and shall not be eligible for re-election as a director for a period of one year from the date of the next succeeding annual meeting.

§ 466. Oaths of directors, officers and members of committees.

Each director, officer and member of committee when appointed or elected, shall take an oath that he will, so far as the duty devolves upon him, diligently and honestly administer the affairs of the credit union, and will not knowingly violate, or willingly permit to be violated, any of the provisions of law applicable to such corporation, and that he is the owner in good faith and in his own right, of at least one share subscribed for by him or standing in his name on the books of the credit union and that the same is not hypothecated, or in any way pledged as security for any loan or debt, and, in case of re-election, that such share was not hypothecated, or in any way pledged as security for any loan or debt during his previous term. Such oath shall be subscribed by the directors, officers and members of committees making it, and certified by an officer authorized by law to administer oaths, and immediately transmitted to the superintendent of banks.

§ 467. Tenure of office of directors.

The directors, unless sooner disqualified or removed, shall hold office until the next annual meeting of shareholders after their election and until their successors are elected and have qualified.

§ 468. Powers and duties of directors; not entitled to compensation.

The board of directors of every credit union shall have the general management of the affairs, funds and records of the corporation. The directors shall hold an annual meeting within ten days after the annual meeting of shareholders for the purpose of electing a president, vice-president, secretary and treasurer of the corporation.

If the by-laws so provide the directors may elect the same person as secretary and treasurer.

No member of the board of directors shall receive any compensation for his services as a member of said board.

Whenever the directors shall deem any loan unsafe they may, in their discretion, require additional security to be given by the borrower, and if such security is not furnished as required by them, they may declare the loan due and take action to collect the same.

§ 469. Special duties of directors.

Unless the by-laws shall expressly reserve any or all of the following duties to the shareholders, it shall be the special duty of the directors:

1. To act upon all applications for membership and to expel members.

2. To fix the amount of surety bond required of each officer having the control or custody of funds.

3. To determine from time to time the rate of interest which shall be allowed on deposits and charged on loans.

4. To fix the maximum number of shares which may be held by, and the maximum amount which may be lent to any one member.

5. To declare dividends.

6. To recommend amendments to the by-laws.

7. To fill vacancies in the board of directors or in the credit committee.

8. To direct the deposit or investment of funds, except loans to members, and to perform such other duties as the by-laws may prescribe.

§ 470. Credit committee; duties.

The credit committee of every credit union shall meet as often as necessary, after due notice has been given to each member, for the purpose of passing upon applications of members for loans and advances. Every such application must be made in writing and must state the purpose for which the loan is desired and the security offered. No loan shall be made unless the application has received the unanimous approval of the members of the committee present at the meeting, provided that a majority of the committee shall be present.

Any applicant for a loan may appeal from the decision of the credit committee to the board of directors.

In no case shall a member of the credit committee receive any compensation for his services as a member of such committee, or serve as a member of the supervisory committee.

If a credit union is located elsewhere than in a city, its board of directors may, if the by-laws so provide, act as its credit committee.

§ 471. Supervisory committee; powers and duties.

The supervisory committee shall have power:

1. To suspend at any time by unanimous vote, at a meeting called for that purpose, the credit committee or any member of the board of directors or any officer.

2. By a majority vote to call a meeting of the shareholders to consider any violation of this article or the by-laws, or any practices of the credit union which, in the opinion of the committee, are unsafe or unauthorized.

It shall be the duty of the supervisory committee:

1. To inspect the securities, cash and accounts of the credit union and supervise the acts of its board of directors, officers and credit committee.

2. Within seven days after the suspension of the credit committee, to cause notice of a special meeting to be given to the shareholders to take such action regarding such suspension as may be deemed necessary.

3. To fill vacancies in the supervisory committee until the next annual meeting of the shareholders.

4. At the close of each fiscal year to make an audit of the books and records and an examination of the business and affairs of the credit union for the year and to make a full report of its assets and liabilities, receipts and disbursements to the board of directors, and to cause such report to be read at the annual meeting of shareholders and filed with the records of such credit union.

In no case shall a member of the supervisory committee receive any compensation for his services as a member of such committee, or serve as a member of the credit committee.

§ 472. Officers; powers, duties and compensation.

The powers, duties and compensation of the officers of any credit union shall be such as are prescribed in the by-laws.

§ 473. Amendment of by-laws; approval of superintendent of banks.

The by-laws of a credit union may be changed or amended by

a three-fourths vote of the shareholders present at any meeting; provided the proposed change or amendment shall have first had the approval of the superintendent of banks; and provided further, that notice of such meeting, containing a true copy of the proposed change or amendment, shall have been given to each shareholder as prescribed in the by-laws. A copy of any change or amendment thus adopted shall be filed in the office of the superintendent of banks within thirty days after its adoption. Any credit union deeming itself aggrieved by the refusal of the superintendent of banks to give his approval to a proposed change or amendment, may apply to any justice of the supreme court of the district wherein the credit union is located, upon notice to the superintendent of banks, for a review of such decision. Such justice shall review the decision of the superintendent and may overrule or set aside the action of the superintendent and approve such change or amendment. An approval thus obtained shall enable such credit union to make the change or amendment as approved.

§ 474. Credit union not liable for taxation.

Any credit union subject to the provisions of this article shall be deemed an institution for savings within the meaning of the law which exempts such institutions from taxation. No law which taxes corporations in any form, or the shares thereof or the accumulations therein, shall apply to corporations doing business in accordance with the provisions of this article, unless such corporations are specifically named in said law.

§ 475. Fiscal year.

The fiscal year of every credit union shall end at the close of business on the thirty-first day of December.

§ 476. Communications from banking department must be submitted to directors and supervisory committee, and noted in minutes.

Each official communication directed by the superintendent of banks or one of his deputies to a credit union or to any officer thereof, relating to an investigation or examination conducted by the banking department or containing suggestions or recommendations as to the conduct of the business of the credit union, shall be submitted, by the officer receiving it, to the board of directors and to the supervisory committee at the next meeting of such board or committee and duly noted in the minutes of the meetings of such board, or committee.

§ 477. Reports to superintendent; penalty for failure to make.

On or before the first day of February in each year, every credit union shall make a written report to the superintendent of banks which shall contain a statement of its condition on the morning of the first day of January in said year and shall be in the form and contain the matters prescribed by the superintendent. Every such report shall be verified by the oaths of the president, treasurer, secretary, and a majority of the members of the supervisory committee. The verification shall state that the report is true and correct in all respects to the best of the knowledge and belief of the persons verifying it, and that the usual business of the credit union has been transacted at the location required by this article and not elsewhere.

Every such credit union shall also make such other special reports to the superintendent as he may from time to time require, which shall be in such form and filed at such date as may be prescribed by the superintendent and shall, if required by him, be verified in such manner as he may prescribe.

If any such credit union shall fail to make any report required by this section on or before the day designated for the making thereof, or shall fail to include therein any matter required by the superintendent, such credit union shall forfeit to the people of the state the sum of five dollars for every day that such report shall be delayed or withheld, and for every day that it shall fail to report any such omitted matter, unless the time therefor shall have been extended by the superintendent as provided by section forty-nine of this chapter.

§ 478. Penalty for loans to nonmembers; recovery.

Any officer, director or member of a committee of a credit union who knowingly permits a loan to be made or participates in a loan to a nonmember of the corporation shall be guilty of a misdemeanor and shall be primarily liable to the corporation for the amount thus illegally loaned, and the illegality of such a loan shall be no defense in any action by the corporation to recover the amount lent.

§ 479. Penalty for use of term "Credit Union."

The use by any person, partnership, association or corporation, other than those authorized as provided in this article, of any name or title which contains the two words "credit" and "union" shall be a misdemeanor.

INDEX

A	PAGE
Ætna Permanent Savings and Loan Association.....	92
Albany county, associations in.....	51-59
Albany County Savings and Loan Association.....	51
Alfred Mutual Loan Association.....	60
Allegany county, association in.....	60
American Co-operative Savings and Loan Association.....	218
American Mutual Credit Union.....	17, 481
Amkanko Credit Union	481
Appendix	21
Assets and liabilities, etc., table of aggregate.....	7, 10, 399-469
Assets, total of all associations.....	7, 10
Associations, savings and loan reports.....	49-398
building lot	477
discontinuing business	8, 9
incorporated during the year.....	9
in liquidation	9
list of	23-47
members of Land Bank of the State of New York.....	16
national	10
new	9
number	7
Atlantic Savings and Loan Association.....	150
Austrian Hungarian Credit Union.....	17, 482

B

Bank Clerks' Co-operative Building and Loan Association of New York	
City	219
Bankers' Loan and Investment Company.....	10, 221
Banking Law	529-596
article 10 of.....	545
article 11 of.....	584
land bank of the State of New York.....	576
Bath Savings and Loan Association.....	361
Bay Ridge Savings and Loan Association.....	152
Bedford Co-operative Building-Loan Association.....	153
Black Rock Mutual Home and Savings Association.....	93
Blank used for annual report.....	523
Borough of Brooklyn Credit Union.....	483
Broadway Dry Goods Co-operative Building and Loan Association.....	6
Bronx county, associations in.....	61-66

	PAGE
Brooklyn and New York Arcanum Building, Loan and Savings Association	155
Brooklyn City Savings and Loan Association.....	156
Brooklyn Mutual Building and Loan Association.....	157
Broome county, associations in.....	67-69
Building and Loan Associations of Newburgh, N. Y., The.....	277
Building lot association	477
Bushwick Co-operative Building and Loan Association.....	159

C

California Perfume Company Employees' Savings and Loan Association	223
Canastota Savings and Loan Association.....	189
Canton Savings and Loan Association.....	351
Carlton Street Permanent Savings and Aid Association.....	95
Carthage Savings, Loan and Building Association.....	147
Castleton Building, Savings and Loan Association.....	312
Catskill Savings and Loan Association.....	140
Cattaraugus county, associations in.....	70-74
Centreville Station Co-operative Credit Union.....	484
Central Permanent Building and Loan Association, The.....	301
Central Savings and Loan Association.....	10, 52
Century Co-operative Savings and Loan Association, The.....	86
Changes in resources	7
Chautauqua county, associations in.....	74-78
Chemung county, associations in.....	78-82
Chemung Valley Mutual Loan Association, The.....	78
Chenango Co-operative Savings and Loan Association of Norwich, N. Y., The	82
Chenango county, association in.....	82
Citizens' Credit Union.....	485
Citizens' Savings and Loan Association of New York City.....	224
Clinton Mutual Savings and Loan Association.....	96
Closed associations	9
Columbia Banking, Saving and Loan Association.....	192
Columbia Building and Loan Association.....	303
Columbia county, associations in.....	84-86
Commercial Credit Union of Brooklyn.....	486
Comparative tables	7, 10, 399-460
Comparison of National and Local Associations.....	10
Comparison with previous years.....	7, 10
Consolidated Saving and Loan Association.....	193
Co-operative Building and Loan Association of Binghamton, N. Y.....	67
Co-operative Building Bank, The.....	10, 226
Co-operative Credit Union.....	487
Co-operative Loan and Savings Society.....	278
Co-operative Savings and Loan Association of Hamburg, The.....	97
Co-operative Savings and Loan Association of New York.....	227

	PAGE
Co-operative Savings and Loan Association of Spring Valley.....	341
Cooperstown Savings and Loan Association.....	9
Cornhill Building and Loan Association.....	266
Corning Co-operative Savings and Loan Association.....	363
Cortland county, associations in.....	86-89
Counties	7
Credit Union of the Employees Conference Committee, City of New York	489
Credit Union of the Employees of John Wanamaker, N. Y., Inc.....	490
Credit Unions	17, 479-521
resources and liabilities	18

D

Delaware county, association in.....	89
Depew Co-operative Savings and Loan Association.....	98
Despatch Co-operative Savings and Loan Association.....	195
Dime Banking and Loan Association.....	196
Dime Building and Loan Association, The, Oswego.....	292
Dime Savings and Loan Association, Cortland.....	87
Disbursements, etc., table of aggregate.....	11, 399-469
Distribution by counties	7
Dividends	13
Dunkirk Savings and Loan Association.....	74
Dutchess county, association in.....	90

E

Eagle Savings and Loan Company.....	8, 10, 160
Earnings and operating expenses.....	13
East Brooklyn Savings and Loan Association.....	161
East Buffalo Savings and Loan Association.....	100
East New York Savings and Loan Association.....	163
East Side Serial Savings and Loan Association.....	101
Edgchill Co-operative Savings and Loan Association.....	229
Edgewater Co-operative Savings and Building-Loan Association.....	319
Ellicott Permanent Savings and Loan Association, The.....	102
Elmira Co-operative Savings and Loan Association.....	80
Elmira Mutual Building-Loan Association, The.....	10, 81
Empire State Credit Union.....	491
Equitable Credit Union	492
Equitable Co-operative Building and Loan Association.....	165
Equity Co-operative Savings and Loan Association.....	197
Eric county, savings and loan associations in.....	92-137
lot association in.....	477
Erie Savings and Loan Association.....	103
Eureka Co-operative Savings and Loan Association, The.....	61
Expenses, operating	13, 560

F	PAGE
Fair City Co-operative Savings and Loan Association.....	273
Fairport Permanent Loan Association.....	198
Federal Employees Credit Union.....	493
Female shareholders, number of.....	12
Fifth Avenue Savings and Loan Association.....	166
First Bohemian-Slavonic Co-operative Savings and Loan Association, The	230
First Farmers' Savings and Loan Association.....	369
First Hungarian Credit Union.....	494
Flatbush Co-operative Savings and Loan Association.....	168
Flushing Co-operative Savings and Loan Association.....	304
Foreclosures, number of.....	12
Form used in making annual report.....	523
Fort Greene Co-operative Building and Loan Association.....	169
Frankfort Savings and Loan Association.....	142
Franklin county, association in.....	138
Franklin Society for Home Building and Savings, The.....	231
Fraternal Credit Union.....	495
Freehold Savings and Loan Association.....	105
Frontier Permanent Building and Loan Association.....	294
Fulton Co-operative Building and Loan Association.....	170

G

Genesee county, association in.....	139
Genesee County Loan Association, The.....	139
Genesee-Falls Permanent Savings and Loan Association.....	200
Genesee Street Savings and Loan Association.....	106
Geneva Permanent Loan and Saving Association.....	275
German-American Building and Loan Association of the City of New York, The	233
German Building and Saving Company of Brooklyn, N. Y., The.....	171
German Co-operative Savings and Loan Association, The.....	107
Germania Building, Savings and Loan Institution.....	173
Glens Falls Savings and Loan Association.....	381
Goodell Permanent Loan Association.....	109
Goshen Co-operative Savings and Loan Association, The.....	280
Gouverneur Savings and Loan Association.....	353
Gowanda Co-operative Savings and Loan Association.....	70
Great Northern Credit Union.....	496
Greene county, association in.....	140
Greenwich Building and Loan Association.....	234
Grocers' Credit Union	498
Groton Savings and Loan Association.....	372

H

Hamburg Savings and Loan Association.....	110
Hamilton Savings and Loan Association.....	174
Hammondsport Savings and Loan Association.....	364
Harlem River Building, Loan and Savings Association.....	10, 235

	PAGE
Hastings-on-Hudson Building, Co-operative Savings and Loan Association, The	384
Hempstead Co-operative Building and Loan Association.....	213
Hercules Permanent Savings and Loan Association.....	111
Herkimer Co-operative Savings and Loan Association.....	143
Herkimer county, associations in.....	142-147
Home Builders' Co-operative Savings and Loan Association.....	201
Home Building and Loan Association of Mt. Vernon.....	385
Home Building and Loan Association of Spring Valley.....	342
Home Co-operative Savings and Loan Association, North Tonawanda...	262
Home Co-operative Savings and Loan Association, The, Poughkeepsie...	90
Home Mutual Loan and Savings Association of Binghamton, N. Y.....	68
Home Savings and Loan Association of Penn Yan.....	397
Home-Seekers' Co-operative Savings and Loan Association, The.....	375
Homestead Aid Association of Utica, The.....	267
Homstead Aid Association of Whitestown, N. Y., The.....	269
Homestead Building and Loan Association, The, Middletown.....	281
Homestead Loan Association, Rochester	202
Homestead Savings and Loan Association, Buffalo.....	112
Homler Credit Union	17, 499
Hornellsville Co-operative Savings and Loan Association.....	366
Hudson Savings and Loan Association.....	84
Hudson Street Permanent Savings and Loan Association.....	203
Hydraulic Mutual Savings and Loan Association.....	114

I

Ilion Permanent Saving, Building and Loan Association.....	145
Industrial Building-Loan and Savings Association of Troy.....	313
Industry Permanent Dime Savings and Loan Association.....	115
Irish-American Savings and Loan Association.....	116
Italian-American Savings and Loan Association.....	118
Items of special interest	12
Ithaca Savings and Loan Association.....	373

J

Japanese Credit Union of New York.....	17, 18
Jefferson county, associations in.....	147-149
Jefferson Savings and Loan Association.....	119
Jewish Farmers' Co-operative Credit Union of Ferndale and Stevensville, New York	500
Jewish Farmers' Co-operative Credit Union of Hurleyville, New York...	501
Jewish Farmers' Co-operative Credit Union of Maplewood, New York...	502
Jewish Farmers' Co-operative Credit Union of Mountaindale, New York	17, 503
Jewish Farmers' Co-operative Credit Union of Rensselaer County, New York	503

K

PAGE

Kenmore Savings and Loan Association.....	120
Kings county, associations in.....	150-189
Kings County Credit Union	504
Kings County Savings and Loan Association.....	175
Kingston Co-operative Savings and Loan Association.....	376

L

Lackawanna Savings and Loan Association.....	121
Lake City Building and Loan Association.....	295
Lake Shore Savings and Loan Association.....	76
Land Bank of the State of New York.....	15, 473, 576
member associations	16
Law, parts of applicable.....	529-596
credit unions, article 11 of Banking Law.....	584
land bank of the State of New York.....	576
savings and loan associations, article 10 of Banking Law.....	545
Liabilities and assets, etc., table of aggregate.....	10, 11, 399-469
List of associations	23-47
Little Falls Building, Savings and Loan Association.....	146
Local associations	10
Location of associations by counties.....	7
Lockport Saving and Loan Association.....	263
Long Island City Building and Loan Association.....	305
Long Island Savings and Investment Association.....	307
Lot association	477
Lovejoy Permanent Dime Savings and Loan Association.....	122

M

Madison Avenue Credit Union.....	17, 505
Madison Co-operative Building and Loan Association.....	176
Madison county, associations in.....	189-192
Mamaroneck Co-operative Savings and Loan Association, The.....	386
Manhattan Savings and Loan Association.....	236
Maple City Co-operative Savings and Loan Association.....	367
Mechanicville Co-operative Savings and Loan Association.....	358
Medina Savings and Loan Association.....	290
Members, number of	12
Metals Credit Union	17, 506
Metropolitan Credit Union	507
Miscellaneous items	12, 399-469
Model Building and Loan Association of Brooklyn, N. Y., The.....	178
Model Building and Loan Association of Mott Haven.....	8
Monroe county, savings and loan associations in.....	192-213
Mount Morris Co-operative Building and Loan Association.....	10, 238
Mount St. Vincent Co-operative Building and Loan Association.....	63
Mutual Investment Credit Union	508
Mutual Savings, Loan and Building Association of Rome, N. Y.....	6, 270

N

PAGE

Nassau Co-operative Building and Loan Association.....	179
Nassau county, associations in.....	213-217
National Associations	10
Net earnings	14
New Brighton Co-operative Savings and Loan Association, The.....	321
Newburgh, N. Y., The Building and Loan Association of.....	277
New Rochelle Co-operative Building and Loan Association.....	388
New York Life Employees' Credit Union.....	17, 510
New York and Suburban Co-operative Building and Loan Association, The	239
New York Co-operative Building and Loan Association, The.....	240
New York county, associations in.....	218-261
New York Edison Savings and Loan Association, The.....	242
Niagara county, associations in.....	262-266
Niagara Permanent Savings and Loan Association, The.....	264
Niagara Savings and Loan Association.....	124
Northern Westchester Savings and Loan Association.....	9
Northfield Building, Loan and Savings Association, The.....	322
North New York Savings and Loan Association.....	64
North Shore Building, Loan and Savings Association.....	324
Norwood Savings, Loan and Building Association.....	354
Number of Associations.....	7
foreclosures	12
members	12
shares	12
Nyack Building, Co-operative Savings and Loan Association.....	343

O

Ogdensburg Savings and Loan Association.....	355
Olean Building, Loan and Savings Association.....	71
Oneida county, associations in.....	266-272
Oneida Savings, Building and Loan Association.....	191
Oneonta Building and Loan Association, The.....	300
Onondaga county associations in.....	273-275
Ontario county, association in.....	275
Operating expenses	13, 560
Orange county, associations in.....	277-280
Orange County Building and Loan Association, No. 2, The.....	282
Orangetown Savings and Loan Association.....	345
Oriskany Falls Co-operative Savings and Loan Association.....	271
Orleans county, associations in.....	290-292
Orleans County Co-operative Savings and Loan Association.....	291
Oswego county, associations in.....	292-299
Otsego county, association in.....	300

P

Park Co-operative Savings and Loan Association of Pearl River, New York, The	346
---	-----

	PAGE
Payment of expenses.....	560
Peekskill Co-operative Building, Savings and Loan Association.....	389
People's Co-operative Savings and Loan Association of Brooklyn.....	181
People's Dime Savings and Loan Association, No. 2, The.....	125
Permanent Savings and Loan Association of Albany, N. Y.....	54
Permanent Savings and Loan Association of Hoosick Falls.....	315
Pinnacle Avenue Savings and Loan Association.....	204
Pioneer Building-Loan and Savings Association of Troy, The.....	316
Polish-American Co-operative Savings and Loan Association.....	182
Polish Co-operative Savings and Loan Association.....	126
Polish Savings and Loan Association of Richmond County, N. Y., The..	326
Polonia Co-operative Savings and Loan Association.....	244
Port Jervis Real Estate and Loan Association.....	284
Port Jervis Savings and Loan Association, No. 1.....	285
Port Richmond Co-operative Savings and Loan Association.....	327
Port Washington Building and Loan Association of Queens County, N. Y.	215
Potsdam Savings, Loan and Building Association.....	357
Profit Loan Association	206
Profits and operating expenses.....	13
Prospect Home Building and Loan Association.....	184
Prosperity Fund Credit Union.....	511
Provident Building and Loan Association of Haverstraw, N. Y., Inc., The	348
Prudential Savings and Loan Association.....	329
P. S. C. Employees' Credit Union.....	512

Q

Queens county, associations in.....	301-312
Queens County Co-operative Savings and Loan Association.....	308

R

Railroad Brotherhoods's Savings and Building Association.....	245
Railroad Co-operative Building and Loan Association, The.....	246
Receipts and Disbursements, etc., aggregate.....	11, 399-469
Reciprocity Building and Loan Association.....	297
Rensselaer county, associations in.....	312-319
Resources	7, 10
Richmond Borough Co-operative Savings and Loan Association.....	330
Richmond county, associations in.....	319-340
Richmond County Building and Mutual Loan Association.....	331
Riverside Businessmen Credit Union of New York City.....	17, 513
Riverside Co-operative Savings and Loan Association.....	128
Rockaway Savings and Loan Association.....	309
Rockland County, associations in.....	341-351
Rockville Center Savings and Loan Association.....	216
Rural Savings and Loan Association.....	248
Russian Polish Progressive Credit Union.....	514

S	PAGE
Safety Building-Loan and Savings Association of the City of Albany, The	55
St. Lawrence county, associations in.....	351-358
Salamanca Loan and Building Association.....	73
Saranac Lake Co-operative Savings and Loan Association.....	138
Saratoga county, association in.....	358
Saugerties Co-operative Savings and Loan Association, The.....	378
Scajaquada Savings and Loan Association.....	129
Scandinavian Building and Mutual Loan Association.....	249
Schenectady Building, Loan Savings Association, The.....	360
Schenectady county, association in.....	360
Schiller Park Savings and Loan Association.....	9, 130
Security Building and Loan Association, The, Oswego.....	298
Security Loan Association, Rochester.....	10, 207
Security Savings and Loan Association of Buffalo, N. Y.....	131
Seneca Savings and Loan Association.....	132
Serial Building, Loan and Savings Institution.....	250
Shares matured during year.....	12
Shares, number of.....	12
Sherman Park Bau Verein, No. 1.....	251
Silver Creek Co-operative Savings and Loan Association.....	77
South Brooklyn Savings and Loan Association.....	185
South Park Building Lot Association.....	477
South Shore Savings and Loan Association.....	333
Speedwell Credit Union.....	515
Standard Credit Union.....	516
Star Co-operative Building and Loan Association.....	252
Star Credit Union.....	17, 517
Staten Island Building, Loan and Savings Association.....	335
Steamship Clerks' Savings and Loan Association.....	253
Steuben county, associations in.....	361-369
Stuyvesant Falls Building and Loan Association.....	85
Suffern Savings and Loan Association.....	349
Sullivan county, association in.....	369
Sycamore and Johnson Savings and Loan Association.....	133
Syracuse Co-operative Savings and Loan Association.....	274

T

Table of assets and liabilities.....	10, 399-469
miscellaneous items	12, 399-469
Tarrytown and North Tarrytown Building and Loan Association.....	391
Teachers' Building and Loan Association of New York City.....	255
Teachers' Co-operative Building and Loan Association of the City of New York	256
Third Ward Savings and Loan Association.....	336
Tioga county, association in.....	371
Tompkins county, association in.....	372-374
Tompkinsville Co-operative Savings and Loan Association.....	337
Tremont Building and Loan Association.....	65

	PAGE
Tribune Credit Union, Inc., The.....	17, 518
Troy Co-operative Savings and Loan Association.....	318
Tuckahoe Home Building and Loan Association.....	392
Twentieth Ward Co-operative Savings and Loan Association, Rochester.	208
Twenty-ninth Ward Co-operative Savings and Loan Association.....	187

U

Ulster county, associations in.....	375-380
Union Building and Loan Association of the Town of Woodbury.....	287
Union Co-operative Building and Loan Association.....	188
Union Permanent Savings and Loan Association.....	209
Union Square Permanent Co-operative Building and Loan Association..	258
United Credit Union, The.....	519
United Permanent Savings and Loan Association.....	216

V

Voorheesville Savings and Loan Association.....	57
---	----

W

Wadsworth Dime Banking, Aid and Loan Association.....	211
Wallkill Valley Savings and Loan Association.....	379
Walton Co-operative Savings and Loan Association, The.....	89
Warren county, association in.....	381
Warwick, Monroe and Chester Building and Loan Association.....	288
Washington county, association in.....	382
Watertown Savings, Loan and Building Association.....	148
Waverly Co-operative Savings and Loan Association, The.....	371
Wayland Dime Savings and Loan Association.....	368
Westchester county, associations in.....	384-396
West End Co-operative Building and Loan Association (Permanent)....	259
West End Savings and Loan Association, Albany.....	58
West Side Credit Union.....	520
Westerleigh Building, Loan and Savings Association.....	339
Western Savings and Loan Association, The.....	10, 213
West Side Mutual Building, Loan and Savings Association of the City of New York	260
Whitehall Co-operative Savings and Loan Association.....	392
White Plains Savings and Loan Association.....	394
Whitestone Co-operative Savings and Loan Association.....	310
William and Sherman Mutual Savings and Loan Association.....	135
William Street Permanent Savings and Loan Association.....	136
Williamsville Savings and Loan Association.....	137

Y

Yates county, association in.....	397
Yonkers Building and Loan Association, The.....	395

REPORT

OF THE

Superintendent of Public Works

ON THE

CANALS OF THE STATE

For the Year Ended June 30, 1917

AND ON THE

**TRADE AND TONNAGE OF THE CANALS FOR THE
YEAR 1917**

TRANSMITTED TO THE LEGISLATURE JANUARY 25, 1918

**ALBANY
J. B. LYON COMPANY, PRINTERS
1918**

REPORT OF THE SUPERINTENDENT OF PUBLIC WORKS

STATE OF NEW YORK

OFFICE OF THE SUPERINTENDENT OF PUBLIC WORKS

ALBANY, N. Y., *January 25, 1918*

*To the Honorable the President of the Senate and to the Honorable
the Speaker of the Assembly:*

SIRS.—Pursuant to the provisions of the Canal Law, being Chapter 13 of the Laws of 1909, I have the honor to submit to you herewith the financial report of this department.

There is also submitted an account of the disbursements for ordinary repairs and operating expenses; a statement of the trade and tonnage of the canals during the navigation season of 1917; also, an account of the condition of the canals and of the improvements connected therewith, completed or in progress, under special appropriations during the year ended December 31, 1917; with a statement of the expenditures thereon.

I also submit a report covering the work done by the various bureaus under the jurisdiction of the department; also, as to the progress of the canal enlargement and terminal construction work, authorized by Chapter 147 of the Laws of 1903, Chapter 391 of the Laws of 1909, Chapter 746 of the Laws of 1911, and supplementary acts.

In the report will be found recommendations relative to the work of the department, submitted for your consideration.

WILLIAM W. WOTHERSPOON,

Superintendent of Public Works.

REPORT

OFFICE OF THE SUPERINTENDENT OF PUBLIC WORKS

ALBANY, N. Y., *January 25, 1918*

To the Honorable the Legislature of the State of New York:

Pursuant to the provisions of Chapter 13 of the Laws of 1909, known as the Canal Law, I have the honor to submit a report as to the condition of the canals; as to the improvements and repairs made during the year, and a statement of the moneys received and expended.

I also present a statement of the trade and tonnage of the canals during the navigation season of 1917. There is also a statement of the condition of the work completed and in progress in connection with the improvement of the Erie, Oswego and Champlain Canals, as authorized by Chapter 147 of the Laws of 1903, as amended, and by supplementary acts; the improvement of the Cayuga and Seneca Canal, as authorized by Chapter 391 of the Laws of 1909, and the construction of terminal facilities for traffic on the improved canal, as authorized by Chapter 746 of the Laws of 1911.

With the report, I submit various recommendations concerning matters relative to the work of the department.

TONNAGE

The freight shipped over the State Canals during the season of 1917 amounted to 1,297,225 tons, which was distributed as follows:

	TONS
Erie canal	675,083
Champlain canal	515,754
Oswego canal	74,042
Cayuga and Seneca canal	17,525
Black River canal	14,821

The Erie canal shipments were made up of a total of 518,608 tons shipped east and 156,475 tons bound west. The eastern freight consisted of 482,789 tons of way shipments and only

35,819 tons of through shipments, while the west bound shipments included 115,313 tons of way freight and 41,162 tons of through freight. The total through freight, both east and west, on the Erie canal, was 76,981 tons.

On the Champlain Canal, the southerly shipments amounted to 332,561 tons and the northerly bound freight, 183,193 tons. The way freight was divided into 173,630 tons shipped south and 41,639 tons shipped north.

On the Oswego Canal, the shipments were almost equally divided between east and west bound freight, the total east bound being 35,823 tons, and west bound, 38,219 tons.

Practically all of the freight on the Cayuga and Seneca and Black River Canals was east bound.

Taking the canal system as a whole, the way freight amounted to 919,759 tons and the through freight to 377,466 tons, with an east bound freight of 913,622 tons as compared with 383,603 tons going west.

Decreases in tonnage were experienced on all of the waterways excepting the newly completed Champlain Canal on which a gain of 9,226 tons is seen. The quantity of freight shipped through the Champlain Canal has constantly increased during the past several years, and in fact, has kept pace with the improvement work. The season of 1915 showed an increase over the record of 1914 by 11,016 tons; and 1916 surpassed the preceding year by 3,498 tons. With an increase of 9,226 tons in 1917, the total increase for the three years is 23,740 tons.

The total miles of boats cleared was 474,504 and the value of the shipments was estimated at \$24,757,077.

Annexed to this report will be found tables giving in detail all commodities shipped over the canal, but below will be found the tonnage of the more important items:

LUMBER AND FOREST PRODUCTS

	TONS
Boards and scantling	239,415
Timber	40,220
Wood	14,518
Ashes, pot and pearl	8,692
Pulp wood	69,810
Wood pulp	6,970

GRAIN AND GRAIN PRODUCTS

	TONS
Wheat	16,422
Barley	13,417
Barley malt	3,813
Flaxseed	1,029

AGRICULTURAL PRODUCTS

	TONS
Potatoes	2,340
Hay	8,200

MANUFACTURES

	TONS
Oil, meal and cake	1,640
Pig iron	8,092
Domestic salt	17,156

MERCHANDISE

	TONS
General merchandise	83,375

MISCELLANEOUS FREIGHT

	TONS
Ice	38,500
Stone, lime and clay	480,038
Anthracite coal	169,107
Bituminous coal	65,834
Miscellaneous articles	5,681

The items in which there were increased shipments include "boards and scantling," "wood" and "wood pulp," in which increases of 2,115 tons, 6,639 tons and 3,133 tons, respectively, were seen. The shipments of anthracite coal for 1917 exceeded the total for 1916 by 5,460 tons; and of bituminous coal, 16,087 tons more were shipped last year than in 1916.

Comparing the total for 1917, namely, 1,297,225 tons with the total for 1916, namely, 1,625,050 tons, a falling off in shipments is noted to the extent of 327,825 tons.

THE DECREASE IN TONNAGE

The amount of shipments over the canal system has shown a steady decrease for the past twenty years and the falling off has been most pronounced in the preceding several years.

Several reasons may be advanced for the loss in canal tonnage and no deep study is needed to find the explanation. The principal cause is not only the lack of boats but the absence of an adequate and efficient freight carrying service. It has not been due to any defect in the canal channel itself.

For some years previous to the adoption of the so-called "Barge Canal Referendum," the policy of the State toward the canals was somewhat uncertain, and until 1903 there had been no definite assurances that the plan of fostering inland water commerce would be continued and enlarged. The canal consequently failed to attract to it men of ability and resource with sufficient operating capital, with the result that the business continued in the hands of those who for many reasons were unable to carry on their activities in a systematic manner, or keep pace with modern improvements in transportation. The failure of the railroads to extend to water lines favorable rates also was a deterrent factor.

As to the past several years, and especially 1916 and 1917, the reasons for the diminished shipments may be summarized as follows:

First.—The failure to construct new boats of the present type to take the place of those which had been retired from service by reason of unseaworthiness.

Second.—The non-completion of the improvement project and consequent delay in the adoption of definite boat building plans by new transportation companies.

Third.—The inefficient service provided by the individual owners of such boats as still remained in use.

Fourth.—Destructive competition on the part of railroads.

Fifth.—The falling off of imported commodities as a result of the European war, thus materially decreasing the tonnage available for westbound movement from New York.

Sixth.—The abnormal business conditions of the past three years which compelled commercial and manufacturing interests

to utilize railroad service exclusively on account of the necessity of quick deliveries.

Seventh.—Federal regulation and control during the past year of the distribution of coal, grain and grain products, thus depriving the canal of a large tonnage which naturally belonged to it.

EFFICIENT CANAL CARRIERS REQUIRED

The new waterways of this State constitute a great system. If the people are to receive the benefits had in mind when the project was approved, operations upon it must be conducted in a large way. While some business will await the individual boat-owner, his efforts alone cannot avail in restoring commerce to the canals in sufficient amount to justify their maintenance.

In the development and transaction of ordinary business, a high degree of efficiency has been reached and the worth of those engaged in operating on the canal will be measured by the same standards. The splendid waterways about to be thrown open for use present a wide field for the activities of energetic, enterprising men who are capable of maintaining a dependable freight service. The organization of an operating company must be equal in efficiency to that of a railroad and the personnel of the management must be such as to command the confidence and respect of the shipping public. The shipper may not be expected to entrust merchandise of high value to a carrier whose ability either to make delivery as required, or render reparation in case of failure, is not assured. As a matter of fact, the development of canal commerce depends entirely upon the nature of the service rendered. Service not only embraces frequent and regular sailings but also all of the incidental features demanded by the shipper.

The traffic available for canal transportation moves to and from practically every section of the country. Its first demand is for through routes and through rates. To care for it, canal lines must serve as broad a territory as the competing railroads. They must prorate and interchange traffic with connecting water or rail lines, giving shippers a through bill of lading, with the privilege of specifying through routes, and assume all of the liabilities and conditions of carriage incurred by rail carriers. The rates

of the canal companies must be on a fixed basis, published in tariff form, and should include marine insurance. In other words, the companies which shall operate on the new canal should be worthy of the splendid plant placed at their disposal.

NECESSITY OF FEDERAL CO-OPERATION IN DEVELOPING CANAL COMMERCE

The canals of this State can be compared with no other inland waterways in the United States. Their location is excellent both from a strategic and commercial standpoint, connecting as they do, the Great Lakes with Seaboard. The territory traversed is one of the most densely populated sections of the country, there being in the zone within twenty miles on each side of the canal between New York and Buffalo, approximately eight million people. Thirteen of the cities of the State are located in close proximity to the canal.

The great emergency confronting the Nation at this time, especially with reference to transportation facilities, requires the use of every available instrument for the movement of freight. It is important that the line of communication from west to east shall remain unbroken and in fact, it is a military axiom that wars are won by those nations which maintain the most efficient transportation systems.

The greatest war of history has been raging more than three years. Since the entry of the United States into it this Nation has been exerting all its efforts to do its full part. The extraordinary conditions have demanded the movement of commodities in an enormous volume. With all due credit to the railroads, they have not been equal to the burdens imposed upon them. It is manifest that a full use of the canal is vital for the relief of the freight situation.

The winter of 1916-1917, witnessed a congestion of traffic with resultant paralysis of the transportation systems of the country, entirely without precedent. Emerging from this condition in the spring of 1917, the country was confronted with a car shortage of nearly 150,000 cars. During the summer months, under more efficient methods and easier operating conditions, the carriers decreased the shortage to about 35,000 cars on September 1st.

On October 1st, however, it had again assumed formidable proportions, totalling about 75,000 cars and with another winter at hand it is to be feared that the freight blockade of next spring will be the greatest with which this country has ever had to cope.

Embargoes on freight shipments, once infrequently applied, are daily being announced. One railroad paralleling the waterway has issued and placed in effect during recent months over 1,600 embargoes. Many of these have been in effect for months.

Being the richest country in the world, with enormous quantities of materials and supplies in our interior sections, every method of moving freight must be utilized to its fullest capacity. Over a million American troops will be on the European battlefields by early summer and these will look to their own people at home to supply them with their material needs.

The railroads of the country during recent months have hauled over 20 per cent. more traffic than was hauled in the corresponding period of the previous year, with about 2 per cent. more cars and 1 per cent. more engines. They have about reached the limit of their capacity. It is stated that 100 pounds of freight per man per day must be unloaded abroad to maintain our armies. When we have 1,000,000 men in Europe we must deliver daily 100,000,000 pounds of freight or 50,000 tons—this means we must furnish 1,000 cars daily and haul them to seaboard, in addition to meeting the requirements of war-time activity here at home.

The canals may be utilized for the transportation of 10,000,000 tons of freight per year. This means the conservation of nearly 500,000 freight cars annually; thus augmenting the railroad capacity by about 25 per cent.

During the year ended June 1916, five railroads serving the territory traversed and connected by the New York canals, transported over 200,000,000 tons of freight that originated on their own lines. This equaled almost the railroads' maximum capacity. They have nearly reached their limit and yet, the quantities of freight demanding shipment and the necessity for its movement still increases. From computations which have been made, the total freight in prospect will exceed by 25 per cent. the maximum capacity of the railroads.

Failure to make use of a waterway possessing all the physical and economical elements required for success, and paralleling the railroad routes, would be looked upon by the future historian as an inexcusable blunder. Whether the canals be used for the carrying of materials and supplies for the armies abroad, or whether they will serve the general business interests of the country, the benefits are the same.

If economy in freight movement is desired, the canals will supply it. If a prompt and speedy receipt of freight is demanded, the waterway at the present time excels the railroads. Whatever may have been the performance of the railroads in other times, it is a matter that may be proved beyond doubt that cargoes by canal pass from Buffalo to New York in less time than by rail. Already, with a portion of the old canal in use and by means of antiquated canal boats, a fleet has made the trip from the Great Lakes to New York in little more than seven days. With the new canal route in use for its entire length, five days may be counted as the maximum time of passage.

To secure a test of comparison, inquiry was made as to the time consumed by the railroads in carrying freight between Buffalo and New York City. Records were sought regarding some half dozen cars. The tracing of one car showed that it was 23 days in transit and the least time taken by any car followed was eight days. Taking the six cars as a whole, the average time consumed by a car in making the trip from Buffalo to New York was 11 days. Arguments, therefore, against water transportation on the ground of slow delivery, are treated with impatience.

While it may be true that rail lines as an urgent measure may haul specified cars from Buffalo to New York in two days, it does not follow that actual delivery of all property transported can be accomplished in that time. Due to the congestion of terminals at New York, the Department finds cars remain in the yards from three to ten days before they are unloaded.

I contend the utilization of the New York canals is a military necessity. The great American army which will soon be abroad must be supplied with all its needs. On us also depends to a large degree the maintenance of the armies of nations standing side by side with us in the great struggle. We cannot fail in the

task to which we have set our hand. The situation already acute will be beyond control by midsummer. The task has only been begun and yet the initial operations have placed a heavy hand on the country's commerce. With the American military campaign in full progress, the conditions under which ordinary business has been struggling during the past six months will become most critical. The furnishing of relief needs no extended argument. Whatever may be the attitude at the present time of any individual toward the use of the waterway, it is confidently predicted that by midsummer, every kind of a vessel that may be made to float will be found in the business of carrying freight. Much has been said on the subject of preparedness. The situation must be met and action should be taken now to put in motion the proper machinery which will provide fleets of freight carrying craft for use at a time when they will be most needed.

Arguments along these lines have been presented by me to the Council of National Defense through its subsidiary Committee on Inland Water Transportation, and I have urged that in the absence of private enterprise, the United States government should undertake the building of a sufficient number of modern boats for use on the new canal system.

I have pointed out in as forceful a manner as I could, the fact that a \$154,000,000 system of waterways has been provided by the State of New York, without aid from the National government, and that it was lawful and proper in the present national emergency, that the Federal government should provide means for making the canals effective. The benefits to be received would be nation wide. To my mind, the construction of barges for the transportation of freight from interior points to the ocean is merely an extension of the policy of constructing ships to transport freight across the ocean. Aside from the value of the canals on their own account, no more efficient auxiliary to the railroads exists. As previously stated, if the waterways should be utilized to their full capacity of 10,000,000 tons per year, 500,000 freight cars would be conserved for other use.

A summary of my recommendations to the Federal government was that it should have constructed under its supervision at least 100 boats of a modern type for use on the canals with necessary motive power; that the 600 or more of the present type canal

boats still in existence should be requisitioned and returned to the canal service; that proper tug boats should be secured to tow them; and that as a war measure, freight should be diverted from the rail routes for transportation by canal. Plans and description of the proposed new type of boats were submitted, together with estimates of cost, and to insure the success of the whole project, I suggested that the sum of \$5,000,000 be set aside from the war funds.

Much correspondence and several conferences have been had with the authorities at Washington on the subject, but I regret to say that no indications are as yet apparent of favorable action on their part.

PROSPECTIVE CANAL TONNAGE

With dependable and efficient freight-carrying lines operating on the canals, no doubt exists as to the business which may be had. The freight possibilities of the great territory traversed by the canals have been studied by the Department and the conclusions reached may be found in booklets issued during the past year. It would therefore seem unnecessary in this report to cover the ground again. Each investigation of the potential canal tonnage, whatever the basis of computation, showed that the volume of prospective business will exceed the canals' capacity. A summary of the analyses made is as follows:

On the basis of population in municipalities on the line of the canal, taking the standard of 18 tons per capita as the rule of measurement, 23,000,000 tons.

On the basis of traffic arising from industrial establishments in close proximity to the canal, assuming an average shipment of one carload for each industry on alternate days during the navigation season, 14,000,000 tons.

On the basis of traffic arising from industrial establishments in areas in this State tributary to the canal, assuming that an average of two carloads per week from each industry during the season would be shipped, 4,340,000 tons.

On the basis of diverting to the canal the same proportion of general rail traffic as the amount of grain transported by the canal bore to the amount of grain carried by the railroads, namely, $2\frac{1}{2}$ per cent., 4,500,000 tons.

In the event that the railroad congestion remains acute and by action of the Federal authorities, the shipment of low grade commodities by water is directed, computations made by the department indicate that the anthracite and bituminous coal fields of Pennsylvania located at distances ranging from 50 to 100 miles from the southernmost canal terminals, would supply a canal tonnage of at least 13,000,000 tons per year.

Pamphlets containing the details of the computations used in arriving at the foregoing figures have been issued by the department and are available to those who may desire them.

CANAL TRAFFIC BUREAU

By Chapter 26 enacted by your Honorable Body at the last session, authority was given for the appointment of a Canal Traffic Agent in this Department whose duty it should be under the direction of the Superintendent of Public Works to collect and tabulate information and data relative to canal transportation and with reference to the movement of freight when the whole or a part of the route might be by canal.

Such action was wise in that it provided the Department means to keep closely in touch with the shipper and carrier, and bring them together. The bureau was established in July and steps at once were taken to compile statistics relative to canal transportation, costs, rates, routes and facilities and other data of interest and assistance to shippers and carriers.

A tariff file comprising some 300 freight rate tariffs, including rail, lake, ocean and canal rates, and joint rail and water, rail and canal; and canal and water class and commodity rates, has been compiled. This is being supplemented from time to time. Information as to shipments to and from the different sections of the country for which the canals might provide all or part of the route, is available for the use of the public.

The Department is also conducting a campaign of education regarding the opportunities offered by the canal. Prejudices of long standing are being removed. It must be borne in mind that the present generation of business men have grown up with no knowledge of the possibilities of transporting freight by water, and since waterways ceased to be a factor more than a decade

ago, the use of them has had no place in their business plans. The Department's efforts along this line are bearing fruit. The plan adopted of distributing information is so comprehensive that the availability of the canals will be brought home to every man who has a pound of freight for shipment.

TYPE OF BOAT FOR NEW CANAL

The question as to the type of boat which may be used most advantageously and profitably on the new waterways has been given considerable study throughout the year. In my report submitted in January last, the matter was briefly discussed.

A tendency exists on the part of some to design a boat of the maximum dimensions, that is, one which will take up the full capacity of the lock chambers. The length of the lock chamber from the lower gate to the breast wall is 310 feet, which considering the operation of the gates, will permit the locking of a barge 300 feet long. The width of the lock chambers was planned to be 45 feet and this practically has been accomplished. Since the width of the United States Government lock at Troy, at the eastern terminus of the canal system, is only 44.44 feet, such width must govern.

The largest vessel, therefore, which may pass through the canal, taking up the full capacity of the lock chamber, must not exceed 300 feet in length nor 42 feet in width.

The maximum draft should not exceed $9\frac{1}{2}$ feet while the boat is in motion. This latter dimension is suggested in view of the necessity of having a fair cushion of water underneath the keel of a heavily laden barge to insure its moving at a reasonable rate of speed. Furthermore, on account of the possibility of obstructions existing in a channel hundreds of miles in length, a fair margin of safety should be provided. As a matter of fact, boats having a greater draft than $9\frac{1}{2}$ feet would be subject to delay at the canal's eastern outlet, for the reason that according to official information, the depth of the Hudson river channel between Troy and Albany does not exceed ten feet at ordinary low tide.

The height of vessels above the water line should not exceed 15 feet in order that they may pass safely under the fixed bridges.

A freight-carrying barge of the dimensions given above, would have a capacity of approximately 2,800 tons, and could pass through the canal from the Great Lakes to Seaboard. To do so, however, special regulations would need to be observed in the land sections of the new canal where a 75-foot width of channel only has been provided.

I am inclined to doubt, however, the commercial possibilities of so large a craft. I am not confident that barges of the maximum dimensions would prove profitable to their owners for general commercial use. Without intending to appear as an authority in such matters, from my knowledge of the general conditions, I am inclined to believe that a much smaller boat can be used to the greatest advantage. I am not prepared to advise as to the exact type or dimensions but have submitted the following suggestions for the use of those who may have the matter under study:

(1) A barge 150 feet long, 21 feet 4½ inches wide, draft 8½ feet to 9 feet, with a carrying capacity of 600 tons. Such craft may be operated in fleets of four; and if one of the four were equipped with power, the fleet could pass through the locks at one time. In navigating the canal, the power boat would push one barge and tow two. The freight-carrying capacity of the power boat would be approximately 445 tons, giving a total capacity to the fleet of 2,245 tons, the motive power to be double engines of the internal combustion oil-burning type. Steam engines may also prove suitable.

(2) Many of those who favor a freight-carrying barge of the dimensions given in the foregoing paragraph, contend that the power should be confined in a separate towboat and that it should not be planned to have the power boat carry freight as well. It is argued that the manipulation of the fleet would be more convenient if a separate tug or towboat were used rather than a power boat of so great a length. There is much to be said in favor of such plan.

(3) A barge 207 feet long, 38 feet wide with a draft of 9 to 9½ feet. Such a craft would be operated singly, and would contain its own motive power.

(4) A barge 102 feet long, 21 feet wide with a draft of 6 feet. Such type may be operated in fleets of 5 or 6 with a towboat or power barge. With a draft of six feet, they would be available

for use on Canadian waterways north of Lake Champlain and might carry freight to and from the St. Lawrence River.

The new boats may be of steel, wood or concrete, as their designers prefer. The advantage of the use of steel or wood on the inland waterways already has been demonstrated; and from information presented to the department, it would seem that reliable tests also have been made with concrete barges.

As to steel construction, it is my opinion that should the barge be of the dimensions first above described, that is, of a length of at least 150 feet, and a proportionate width, it may be used safely upon all waters outside of the canal system, excepting the high seas. As a matter of fact, evidence is on record in the department as to the experience had with fleets of steel canal boats of the 98-foot type, which were operated with profit to their owners on the Great Lakes and upon the waters in and about the Philippine Islands.

As to the use of concrete, a plan recently filed in the Department shows a barge built of this material, reinforced, 100 feet in length and approximately 21 feet in width. The designer states that 10,000 cubic feet of cargo space would be above deck with 5,000 cubic feet in the hold, and recommends the boat for the carrying of miscellaneous freight. In addition to bulkheads forming water-tight compartments, chambers are provided fore and aft, for the accumulation of drainage coming from leakage or injury to the hull. The hulls are constructed in cellular form with longitudinal channels connecting with the sump wells at either end of the barge, and its designer claims it is practically non-sinkable.

As I have stated in previous reports, the real solution of the problem must await actual experience with the new conditions. The Department has endeavored to stimulate discussion of the subject and is placing at the disposal of intending boat builders all the data that it has been able to collect.

NAVIGATION

The Erie, Oswego, Champlain and Cayuga and Seneca Canals were opened to navigation at 12 o'clock noon of May 15th and the Black River Canal at noon of June 1st.

Boats bound through the Erie canal from Troy to Buffalo followed the improved canal as far westerly as New London, where they were passed into the unimproved channels by means of a junction lock. From such point they proceeded westerly, using portions of both the new and old channels.

The enlarged route between Lake Ontario at Oswego and the Hudson River at Troy was placed in commission for the first time. Boats bound from Troy to Oswego followed the line of the improved Erie Canal to and across Oneida Lake; thence through the canalized Oneida River to its junction with the improved Oswego Canal at Three River Point; thence northerly to Lake Ontario.

At the beginning of the season some difficulty was experienced by navigation in the section of the new channel at the eastern end of Oneida Lake. The soil in this vicinity is composed of fine sand which silts in large quantities into the excavated prism. After much dredging during the first few weeks of the season, a channel of proper depth and width was provided. In my opinion the maintenance of the required depth in this section of the canal will ever remain a problem. The soil is of a most unstable nature and it seems certain that dredging operations must be vigorously progressed during each spring and early summer until such time at least as the growth along the shores will prevent the filling in of the channel.

The mechanical structures on the new system were maintained throughout the season in a perfect operating condition. Not a single case of detention on account of them was reported.

There were a few interruptions to traffic but, in each case, the circumstances were beyond the control of the Department.

In June excessive rainfall throughout the Mohawk valley and the watershed tributary to it, and in the Tonawanda River and the canalized Hudson river, caused abnormally high water. On June 11th the water rose rapidly, completely submerging several of the locks west of Amsterdam in spite of the fact that the top gates of the movable dams were immediately opened. On June 9th high water conditions prevailed in the Tonawanda River and continued until the 12th. The canalized Hudson River was affected also on June 12th and the elevation of the water continued at an

abnormal stage until the 15th. Approximately four days elapsed before the waters subsided sufficiently to permit the passage of boats through the river channels. Some damage was done by the flood to the concrete wall at Little Falls, the repairs of which were progressed between June 21st and June 23d.

On July 27th what appeared to be a serious leak was discovered in the concrete bottom of the basin at Little Falls, and to avert the possibility of considerable damage the level was immediately drawn. Repair work was started promptly and completed on August 2d.

Again, in October, excessive rainfall occurred in the western part of the State, causing the canalized Tonawanda River to reach a flood stage. High water continued from October 25th to November 3d.

While announcement was made of the closing of the Erie, Oswego, Cayuga and Seneca, and Black River Canals on November 15th, canal traffic did not cease on that date on the Erie and Oswego Canals, since I had given public notice that, so far as the new channels were concerned, the locks would be operated until the waterways were actually closed by ice. It is my belief that no limitation should be fixed on the length of the season, other than that imposed by weather conditions. Owing to the fact that channel markers and buoy lights must be removed before the coming of actual winter weather, it is advisable to fix a date to mark the official closing of the season, with the understanding that while every assistance would be given to craft to make safe passage after such time, the same assurances of good navigable conditions could not be given after the closing time as were extended during the official season. Many craft availed themselves of the extension and traffic continued on the Erie, Oswego and Champlain Canals until December 1st.

With the new canal system entirely completed and in operation, I see no reason why it should not be ready for use each year by the first of April and continue navigable until December 1st, thus giving a season of eight months.

Aside from the brief periods of high water, the conditions of navigation on all of the canals were excellent and it is a matter of regret that the splendid facilities offered were not utilized to a greater extent.

USE OF CANALS BY GOVERNMENT BOATS

During the last two weeks of November the newly completed Oswego-Troy route was used to advantage by the Federal government in passing boats intended for its use, from the Great Lakes to Seaboard. These boats were of the type commonly known as "submarine chasers" and were constructed at various ship yards on the Great Lakes. Realizing the necessity for their prompt delivery on the coast, I caused officials of the Department to accompany them through the canal, with the result that each boat made the trip in something less than three days, traveling by daylight only. All of the craft reached destination, except two, which were so late in entering the canal that by the time they reached Little Falls the waterway had been entirely closed by ice of considerable thickness.

The passing of the government vessels so promptly and safely through the new channel was the subject of much commendation by the Federal authorities having jurisdiction over them.

MILITARY PROTECTION OF CANAL STRUCTURES

Since the declaration of war by the National government against Germany, military guards have been stationed at all of the canal locks, dams and other important structures. Visitors to them were forbidden. A system of passes was adopted by the Department, and no person was permitted to go upon a canal structure without having actual business to transact. Every effort was made to make the soldiers as comfortable as possible, especially at the outlying posts.

CANAL RULES AND REGULATIONS

On July 1st, there was issued a complete set of rules and regulations governing the navigation of the canals, which had been adopted by me pursuant to the provisions of Section three of the Canal Law. Contained in the same pamphlet are extracts from the various statutes having to do with navigation. The contents of the booklet make plain to all canal users the rules which must be obeyed in navigating the canal, so that the general interests of navigation may be protected.

DESCRIPTIVE BOOKLET

In line with the campaign inaugurated by the department to give the widest publicity to the canal and its advantages, on October 1st I issued a pamphlet describing in general terms the new canals. The booklet contains answers to questions which are daily asked concerning the new waterways, and at the same time presents in concise form practical information concerning them. Data is supplied as to the location of every municipality in the State on or near the canals, the location of each lock, with general references to matters of interest pertaining to them. With the booklet is furnished a small map giving a general but comprehensive view of the entire canal system and its relation to the cities and counties of the State. Large demand has arisen for copies and I feel that it has done much to acquaint the citizens of the State with their inland waters.

STATE AID IN TOWING BOATS

In my report submitted to you in January last I referred to the furnishing of towage on completed sections of the new canal. I pointed out to you that when the Champlain and Oswego Canal routes had been thrown open to navigation, boatmen had adapted themselves to the new conditions and no tugs had been provided by the State, but that on the Erie Canal demand had arisen on the part of boatmen that until the entire route was completed and placed in commission the State should furnish motive power.

The basis for such request was the absence of towing path facilities on the sections which had been completed. They urged that the furnishing of tugs was but a fair substitute for the towing path, and that since all of the main line was not ready, the maintenance by them of their livestock for use on a portion of it would be a hardship.

The policy of furnishing free towing service was begun in 1914 when tugs were chartered by the Department for towing the old type canal boats on a stretch of new canal in Wayne County, and a short section in the canalized Mohawk River near Vischer's Ferry. The service was continued in 1915, when approximately 17 miles of new channel west of Waterford was placed in commission, with some 25 miles on the Western Division; and again in 1916, although the entire canalized Mohawk River from Water-

ford to a point beyond Little Falls, a distance of 86 miles, was used. In each case the necessary funds were provided by special acts of the Legislature, as follows:

Chapter 248 of the Laws of 1914, providing \$40,000 for a towing area of approximately 24 miles in length.

Chapter 283 of the Laws of 1915, providing an appropriation of \$35,000, which, with an unexpended balance, covered a towing area of approximately 37 miles in length.

Chapter 255 of the Laws of 1916, with an appropriation of \$45,000, covering a towing area of approximately 106 miles.

Chapter 237 of the Laws of 1917, with an appropriation of \$150,000, providing towing for the entire length of canal, approximately 342 miles, with a charge of 20 cents per mile per boat.

In submitting this matter to you previously I have consistently taken the position that the question as to whether or not towing service should be extended is one of legislative policy. It should be kept in mind that the new canal was not constructed for the use of boats propelled by animal power. While there may be considerable merit in the request that towing service be furnished on short, isolated sections of the new channel, no sound reason exists for providing motive power on a long stretch of canal extending from its terminus. This was my general recommendation in the past several years.

In my report of a year ago I showed that at the opening of the season the line of the new canal would be ready for use from the Hudson River as far westerly as New London, a distance of 121 miles, at which point boats would pass into the unimproved channel; and that from New London to Buffalo towing path facilities existed, excepting on a 25-mile stretch in Wayne county. The question as to whether or not towing service should be provided on such isolated stretch of 25 miles was presented to you for determination, without recommendation; but as to the remaining portion of the route, that is, the continuous stretch of 121 miles between New London and the Hudson River, I gave it as my belief that the time had come when those using the new system should adapt their boating equipment to the new conditions.

The making of provision for towage, however, was urged by boatmen and commercial organizations, and representatives appeared before you and this Department. They showed that

more than 200 of the present type boats, which had been used in New York harbor for lighterage purposes, would return to the business of carrying canal freight, and that their use was absolutely necessary to relieve the freight congestion which at that time was assuming large proportions. They argued that if the State should provide towing tugs for the entire length of the canal, that is, between Waterford and Buffalo, and should make a nominal charge therefor, the net cost to the State would be not more than the expense of a free towing service between Waterford and New London. It is true there was every indication a year ago that much use would be made of the canal and that the tonnage offered for shipment over the waterways would be very large.

As a result of the discussions had, your honorable body enacted Chapter 237, which carried an appropriation of \$150,000 and authorized the Superintendent of Public Works to provide suitable facilities for the towing of boats over the full length of the Erie Canal during 1917, and that a fee not to exceed 20 cents per boat per mile should be charged. Bids for furnishing the tugs were at once advertised for and the contracts were awarded to the low bidders. The canal line was divided into seventeen sections and as many tugs were secured. The number was later reduced to sixteen.

The canal business, however, did not develop according to the indications of the previous winter, the probable reasons for the falling off being discussed in previous pages. Of the amount appropriated, \$130,169.95 was expended, against which may be set off the sum of \$32,757.37, the total of the collections, and the sum of approximately \$17,000 which otherwise would have been expended for towing path repairs. The maximum towage fee fixed by the Legislature was slightly less than one-half of the actual cost of the service.

No efficient system, however, could be devised. With a tug assigned to each of sixteen towing areas, requiring 24 hours to traverse both ways, delays to boats were inevitable. On arriving at any terminal area, should the tug be busy elsewhere, hours of delay were inevitable, and when such delay was repeated at other towing areas the result was unsatisfactory.

Suggestions for betterment of the service were invited from all, and several plans were tried. After some weeks' experience I realized that no towing service could be efficient which did not provide for the towboat remaining with the barges from the time they entered the canal until they reached their destination. No other plan can prove successful. Had a larger amount of freight been transported on the canals the boat owners would have been compelled to supplement the State tugs with other power boats, as the type of towboat used is capable only of towing five and possibly six barges. There can be no successful use of the new canal system by any barge owner unless he is able to control the necessary motive power for the entire trip.

During midsummer, notwithstanding the provisions of the statute providing for the service, I gave serious consideration to the abandonment of the towing system. After correspondence with Federal authorities, there appeared to be indications of the use of the canal for grain shipments, and in view of the protests received against my proposed action I permitted the service to be continued.

The methods which must be adopted for a successful freight-carrying business on the canal are thoroughly discussed in another part of this report. A profitable canal business does not include dependence on the State for towing.

I, therefore, renew the recommendations made by me in 1915 and 1916, that those using the new waterways must adapt themselves to the conditions prevailing upon them, and that the policy of furnishing towing service be abandoned by the State.

THE PRIZE LOCK

The distinction of being the "prize lock" for the season of 1917 was conferred on Lock No. 8, Champlain Canal, located at Fort Edward, while honorable mention was given to Lock No. 3, Oswego Canal, at Fulton. The winning lock was in charge of J. W. Moore, lockmaster, and L. H. Post, assistant lockmaster.

In addition to the privilege of erecting and maintaining a sign proclaiming the structure as the "prize lock" for the season, a small increase of salary was given to each of the members of the lock crew, to be held until the award for the following year has been made.

The competition instituted by me in 1915 has been uniformly successful. The men have entered it with zest and a keen friendly rivalry has been manifest. The mechanical parts of each lock have been kept in perfect condition and the premises about the structures have been beautified in the most skillful manner. Nothing was supplied by the Department in the way of allowances, all improvements to the grounds, the planting of flower beds and shrubbery being done by the men themselves.

The entire lock organization of the Department is to be congratulated, not only on its efficiency, but also on the careful, painstaking manner in which the men have protected the State's property.

The prize lock competition now stands as follows:

Year	Lock	Canal	Location
1915.....	28-B	Erie	Newark
1916.....	11	Champlain	Comstock
1917.....	8	Champlain	Fort Edward

MAINTENANCE OF UTICA CANAL LEVEL

Chapter 746 of the Laws of 1911, providing for the furnishing of terminal facilities for Barge Canal traffic, in Section 4, contains the following provision:

“The present Erie Canal between Rome and Mohawk shall be retained at not less than its present dimensions, and all structures, locks, bridges and docks thereon, shall be maintained and operated by the State for terminal purposes”.

Under this section, in addition to the main line of the Erie Canal, which passes through the northerly limits of Utica, a parallel canal, some 30 miles in length, is continued for the use of the present type of boats. To carry the statutory plans into effect locks were constructed at Rome and Mohawk for the purpose of making connections with the main route at those points. These locks were completed in July last.

I at once caused the feeding of water into the level to be begun. No provision had been made for additional feeders, and with the flow of the water from the west shut off by reason of the opening of the new canal line, Oriskany Creek, the sole tributary to the canal, was found entirely inadequate to maintain a proper boating level.

The feeding was continued steadily for weeks without result. Although it was possible to maintain a depth of water sufficient to float boats between Mohawk and Frankfort, the level through the city of Utica continued three feet below what was required.

Only once was the Department successful in raising the water in Utica to a proper elevation, due to the fact that an excessive rainfall had occurred the previous night. Immediately following, the water gradually lowered until it became too shallow for the use of boats.

All of the water which could be drawn from the feeder at Oriskany was discharged into the canal. Employees were maintained at the gates continuously and every method which could be devised of husbanding the feed was adopted. Becoming convinced, after nearly two months of constant effort, that it was a physical impossibility to fill the level with the means available, I called upon the State Engineer and Surveyor to study the situation for the purpose of ascertaining what should be done to provide and maintain a navigable depth of water in such section of the canal.

As a result of the studies made by that official, it was determined that the flow of water which might be expected from the Oriskany feeder was grossly inadequate and that other means must be found to provide and maintain a navigable level. Two methods were suggested:

1. By the construction of electrical pumps at Rome, for securing water from the improved canal channel. According to the State Engineer and Surveyor the estimated cost of furnishing and installing three electrical pumps, together with the construction of the pumphouse and the connecting pipes and valves would be \$30,000, and the annual cost of operation of such equipment during the canal season would be approximately \$22,000.

2. By the construction of a dive culvert from the unimproved canal north of the north junction lock at Rome, underneath the improved channel and into the level of the old canal south of the south junction lock. The cost of building such structure was estimated at approximately \$50,000.

Another question which arose was in connection with the operation of the eight lift bridges spanning the canal in the city of

Utica and one in the village of Ilion. Those in Utica are located at John, Genesee, Broad, Whitesboro, Washington, Schuyler, Seneca and Hotel Streets. Previous to 1917 all of the structures were operated at the expense of the municipalities, excepting that at Hotel Street, Utica, which was made a charge against the State. Early in the year the city of Utica notified me that it would no longer pay the operating expenses of any of the lift bridges, claiming that under the provisions of the Terminal Act, which provided that

“All structures, locks, bridges and docks thereon, shall be maintained and operated by the State for terminal purposes”

it was relieved of such expense. Litigation on the question of liability for the operating expense followed, and while the same has not been carried to final conclusion, according to the court decision thus far rendered, the expense of the cost of operating the bridges at Washington and Seneca Streets, in addition to that at Hotel Street, has been placed upon the State. The application of such ruling would mean that the cost of the canal level at Utica to the State would be increased annually by approximately \$5,000.

The future of this portion of the old canal should receive your careful consideration. I am not familiar with the studies or discussions which led to the inclusion in the Terminal Construction Act of a provision for the maintenance of a 30-mile section of old canal parallel to the new channel, but it may be assumed that at the time the measure received approval it was with the belief that the waterway between Rome and Mohawk could be maintained in its unimproved state without great additional cost to the State. No provision was made for the expenditure of moneys to carry the plan into effect. Probably no expense was had in mind, excepting the necessary connections at Rome and Mohawk by means of the junction locks. As the matter stands now, if navigation is to be established upon it, appropriations of moneys must be immediately made to secure an adequate water supply, either by the installation of electrical pumps, at a construction cost of \$30,000 and an annual maintenance cost of \$22,000, or by the building of a dive culvert at a cost of approximately \$50,000; and, in addition, it is possible that further sums of money must

be set aside for the operation of at least two of the lift bridges, the expense of which had heretofore been borne by the city.

In connection with the whole matter I call your attention to the concurrent resolution adopted by your honorable body at your last session, proposing an amendment to Section 8 of Article 7 of the Constitution, which if approved by the people will permit the disposal of a portion of the existing canal in the city of Utica between the easterly line of Schuyler Street and the easterly line of Third Street, provided that a flow of sufficient water from Schuyler Street to Third Street to feed that portion of the canal east of Third Street be maintained.

It is assumed that the purpose of this amendment is to make possible the filling in of the section of canal between the streets mentioned and the carrying of the water easterly by means of a culvert. Such plan, if adopted, will block the use of the canal for navigation between Rome and Mohawk, as proposed in the Terminal Act, and in doing so, it destroys for practical commercial uses the whole of the waterway between those points. In my opinion it is tantamount to abandoning the whole stretch for navigation purposes.

In any study, therefore, that may be given to the question of appropriating moneys for securing an adequate water supply, as referred to above, careful consideration should be given to the effect of the concurrent resolution of 1917, should it receive the people's approval at the coming general election.

Without the use of the old canal between Rome and Mohawk the city of Utica would not be deprived of opportunities for canal shipments. The improved channel passes through the northerly outskirts of the city and a splendid harbor and terminal has been constructed by the State in the vicinity of North Genesee Street and has been in use during the past season.

BARGE CANAL IMPROVEMENT WORK

During the year 1917 the following contracts for the improvement of the Erie, Oswego and Champlain Canals, as provided under Chapter 147 of the Laws of 1903 and amendatory laws, were completed.

On the Erie Canal, Contracts Nos. 2-G, 20-D, 30-A, 43, 46-A, 51, 59-A, 74, 118, 120, 129, 135, 145, 150, 153, 157, 158 and 162.

On the Oswego Canal, Contracts Nos. 39 (Three River-Fulton), 103 and 139 (below Lock 8, Oswego).

Contracts 20-D and 30-A, completed work referred to in my previous report as remaining to be done. The work finished during the past season consisted of dredging in the vicinity of Cranesville and Rotterdam, and excavating in sections of the old canal east of Mohawk.

During the winter of 1917, under authorization of the Canal Board, I took up with my Department forces the re-dredging of the site of what was formerly known as Barge Canal Contract No. 4, located at the easterly end of Oneida Lake. This section of the canal was officially completed some seven or eight years ago, but by reason of the non-completion of connecting sections, had not been used for traffic. The soil in the vicinity is of a fine sandy nature and during the years which have elapsed the excavated prism had almost completely filled. Operations were begun early in the spring and steadily progressed until early in the summer, when a navigable depth of channel was provided. In another portion of this report I have referred to this section as one which, by reason of the shifting nature of the soil, will require constant attention, through dredging operations, to keep the channel open for the passage of boats.

The completion of Contract No. 74 on the Champlain Canal has afforded a channel of full width and depth in the Hudson River in the vicinity of Waterford.

Work on sections of the canal intersected by railroad lines has been vigorously progressed, and these have either been completed or are so well under way as to insure full completion by next spring.

On the Oswego Canal, excavation of the bars which had formed was accomplished by the Department forces, thus giving the full depth. Considerable material was removed below Lock No. 8 under Contract No. 139.

On the Champlain Canal, by means of dredging progressed under the jurisdiction of the Department during the past season, a full depth has been assured. The completion of Contract No. 70-A provides a channel of the required dimensions through the rock-bottom section from Waterford to Lock No. 1.

On the Cayuga and Seneca Canal the following contracts were accepted as finally completed: Contracts B, D, F and L.

During 1917 the following new contracts were awarded: Contracts Nos. 145, 155, 141, 153, 84, 122-A, 131-A, 158, 154, 159, 162, 138, 157, 144, 146, 169, 161, 156, 147, 148, 167, 83, 164, 165, 170, 179, 181, of the Erie, Oswego and Champlain Canal improvement, and Contract P of the Cayuga and Seneca Canal improvement.

The most important of these contracts included Contract No. 84, providing for the construction of a viaduct over the Clyde River at Clyde; Contract No. 138, for building a movable dam, bulkheads and incidental work at Rochester; Contract No. 147, for the construction of a bascule bridge over Tonawanda Creek, between Tonawanda and North Tonawanda; Contract No. 164, completing the construction of the canal at various points between Lyons and Newark; Contract No. 165, for removing the Montezuma aqueduct and redredging the canal prism near Fox Ridge; Contract No. 170, for the building of a junction lock and canal prism excavation at South Greece; Contract No. 179, for excavation in the canal prism near Pittsford; Contract No. 181, for waterproofing and repairing the existing concrete lining in the new canal at Little Falls; and Contract No. 83, for completing the canal at Tonawanda and removing the guard lock and cofferdam at Sulphur Springs.

After due advertisement no bids were received for the work of raising the crest of various spillways between Rochester and Lockport, the construction of a new sill at the guard gate at Gasport, the raising of the Spier's road bridge over the new channel at South Greece and incidental work. Under Canal Board authorization the work was undertaken by my Department forces and was progressed until weather conditions made further work impracticable. The unfinished portion of the improvement will be completed in the early spring. The unfinished work on Contracts Nos. 122 and 131, providing for the construction of bridges at Little Falls and Schuylerville, canceled in 1916, was readvertised and awards were made to new contractors under the designations, respectively, of Contracts Nos. 122-A and 131-A. The cost of completing the work will be carefully computed and

any excess above the original contract prices will be charged against the contractors and their sureties.

Exclusive of the two canceled contracts the total of the new Barge Canal work placed under contract during the year 1917 is \$1,644,234.52.

Action by the Canal Board was found necessary in the case of Contract No. 47-A, which provided for excavation in the Clyde River between the east line of Wayne County and Lyons. Early in the spring it became apparent that the progress maintained by the contractor and his proposed plans for future work would not insure the completion of the contract within the time fixed nor, in fact, by the opening of the season of 1918. The contractor had declined to place upon the work the additional plant which, in the judgment of the State Engineer and Surveyor and myself, was necessary to properly progress the work, he having raised certain technical objections thereto. After a careful study of the whole matter, and upon calling into conference representative citizens of the State interested in the completion of the new system, it was decided, in view of the necessity of completing this section at least by the spring of 1918, the only course open was to secure the completion of the work by placing it under the direction of the Superintendent of Public Works, with authority to secure a plant which was available to the Clyde River and which appeared to be suitable and adequate for the work. Under such authority, in conjunction with the State Engineer and Surveyor and with the approval of the Canal Board, an arrangement was made with the Sherman-Stalter Company by which all necessary plant was to be placed on the contract and the work energetically progressed. The work was begun and satisfactory progress is now being made.

During the past year, and especially since early summer, contracting operations have been carried on under considerable difficulties. The scarcity of labor which existed in 1916 and early in the past year, owing to the European war, became more pronounced after the entrance of the United States into the conflict and the passage of the Conscription Act. Not only was the price of labor materially advanced, but it was found most difficult to secure competent workmen. During the closing months of the

year the contractors have been further hampered by the difficulty of securing railroad cars to transport necessary materials for use in their work and in obtaining a steady and sufficient supply of coal with which to keep dredging plants in operation.

No effort has been left unspared, however, by me to impress upon those holding contracts for canal work the necessity for completing their contracts in time for the opening of navigation next spring. I believe that each is making an earnest effort to accomplish this but, in any event, the watchfulness of the Department will not abate until the channel is ready. From present indications I have every reason to believe that, without the conditions in the labor and material markets becoming more acute and the contractors being delayed by circumstances beyond their control, the new Erie Canal channel between Troy and Buffalo will be open for its entire length next spring.

PROVIDING OF TERMINAL FACILITIES

In connection with the work authorized by Chapter 746 of the Laws of 1911, which makes provision for the furnishing of terminal facilities along the canal, the following contracts were brought to completion in 1917: Terminal Contracts Nos. 51, 15, 203, 206, 18, 46, 208, 40, 209, 211, 204, 205, 210, 33, 15-D, 39 and 54. In addition, new contracts were awarded, as follows: Contracts Nos. 204, 205, 206, 36, 39, 54, 208, 44, 16-P, 209, 210, 211, 55, 15-D, 103-A, 15-M, 38 and 201. The more important of the new contracts were the construction of terminals at Cohoes; at Mott Haven in the Borough of the Bronx; and at the foot of West Fifty-third Street, North River, in the Borough of Manhattan. Contract No. T-55 provided for constructing a pier, dolphins and incidental work at Gowanus Bay, Borough of Brooklyn, to be used in connection with the terminal dock wall heretofore completed.

The completed work has furnished storage warehouses at the following points: Amsterdam, Fonda, Fort Edward, Fort Plain, Frankfort, Herkimer, Holley, Ilion, Little Falls, Lockport, Mechanicville, Port Henry, Rome, Schenectady, Spencerport, North Tonawanda, Tonawanda, Troy and Utica. Work is in progress of building similar structures at Albany and Whitehall.

In the absence of completed plans, with my own Department forces, I caused simple forms of derricks to be erected at nearly all of the terminals where warehouses were in place. Every effort is being made to have suitable loading and unloading machinery provided, ready for use during next season.

SPECIAL IMPROVEMENTS

I beg to submit the following information relative to special Acts of the Legislature providing funds for the use of this Department in progressing special improvements.

The work of improving the Canisteo River near the city of Hornell, authorized by Chapter 750 of the Laws of 1913, was brought to full completion.

The contract for the improvement of the Chadakoin River, known as Chautauqua Lake outlet, in the city of Jamestown, as authorized by Chapter 728 of the Laws of 1915 is not yet finished. I have taken up with the contractor the matter of a more energetic progress of the work, and from present indications the advancement of the work will be more satisfactory.

The work authorized by Chapter 717, Laws of 1915, providing for the construction of dikes, deepening and straightening channels along the Allegany River and Olean Creek, at Olean, is nearing completion. The work thus far done has proven satisfactory in that the floods of the past year failed to inflict the damage upon private property which had heretofore been the case. In addition to the dike and excavation work, the work of installing pumping stations is well under way.

Chapter 760 of the Laws of 1917 provided funds for completing the improvement of Ellicott Creek at Tonawanda. Bids were asked for the work, but it was not found possible to make an award within the amount available.

The work of constructing approaches and performing certain grading and paving work on the south side of the Erie Canal adjacent to the new bridge at Yorkville, as authorized by Chapter 752 of the Laws of 1917, was also advertised. Owing to the failure of the village to provide the right-of-way required by the statute no award was made.

Under the provisions of Chapter 753 of the Laws of 1917, contract was awarded for a new plate girder bridge to span the

Black River Canal at Whitesboro Street, Rome, and the work has been commenced.

Contract was also awarded for the improvement of Cowasselon Creek in the county of Madison, as authorized by Chapter 781 of the Laws of 1917.

Chapter 626 of the Laws of 1917 authorizes the construction of a concrete culvert over Eighteen-Mile Creek, at Lockport. This work is now being done under contract.

Bids were asked for the removal of the bridge over the abandoned Erie Canal at High Street, Cohoes, as authorized by Chapter 181 of the Laws of 1917. Owing to the fact that no bid could be secured within the funds available the work must be deferred until further appropriation is made.

To carry out the provisions of Chapter 316, authorizing the repair, improvement and preservation of the Guy Park House at Amsterdam, consultation was had with the State Architect. Upon an examination of the structure, it was found that the amount of the appropriation, namely, \$5,000, will be insufficient to do all which actually should be done. The building has considerable historic value and such work as has been laid out by the State Architect to prevent further deterioration is about to be performed by the forces of the Department. The structure is in a dilapidated condition. If it is to be preserved as intended by the Act the appropriation of further moneys will be necessary.

The improvement of the dike across the west branch of the Mohawk between Cohoes and Green Island, as authorized by Chapter 780, was undertaken by the Department and has been progressed to completion. The amount of the appropriation was \$8,000.

The repairs of the bridge over the Cayuga Lake outlet at Liberty Street in the village of Penn Yan, as authorized by Chapter 766, also were performed.

The improvement of Canandaigua Lake harbor, as authorized by Chapter 756, was advertised, and bids received on January 4, 1918.

The improvement of Bell's Creek, authorized by Chapter 181, also is under way.

Plans and specifications are being prepared by the State Engineer and Surveyor for the improvement of Limestone Creek in the village of Fayetteville, under Chapter 751, and for the construction of a new bridge over the Erie Canal at Hertel Avenue, Buffalo, as provided by Chapter 761.

BRIDGES SPANNING ABANDONED CANAL

The removal of bridges over abandoned sections of the old canal was continued during the past season. Chapter 181, Laws of 1917, provided \$18,000 for this purpose on the Eastern Division of the Erie Canal, \$15,000 on the Champlain and \$4,800 on the Middle Division of the Erie Canal. The work was prosecuted vigorously and during the past season 31 bridges were taken down on the Eastern Division of the Erie, 24 on the Champlain and five on the Middle Division. Included in the bridges removed were several very important crossings within cities. At Schenectady the taking down of the State Street bridge was completed, the cost of the work being divided between the State, the City and the Railway Company. The dangerous Washington Street bridge in Schenectady was also removed under a similar agreement.

At Fultonville the Main Street bridge was taken down by the Department, with the understanding that the State Highway Commission and the village of Fultonville would co-operate in the paving and completion of the work.

The Saratoga Avenue bridge at Mechanicville, which was on the main State highway leading to the Adirondacks and northern points and which was in an unsafe condition was also removed, the cost of the work being shared by the city of Mechanicville.

On the opening of navigation in 1918 a large stretch of the old canal in the Middle Division will be abandoned. Over this stretch are a number of bridges carrying important highways. I recommend that there be appropriated for the removal of the bridges on the Middle Division the sum of \$20,000. To continue the work on the Eastern Division, I recommend an appropriation of \$25,000, and for sections of the old canal in the vicinity of Rochester which will also be abandoned, I have asked that the sum of \$16,000 be allowed.

ICE GORGES IN THE MOHAWK RIVER

During the winter of 1917, several gorges or blockades of ice which had formed in the canalized Mohawk River gave indications of causing damage. The Department kept closely in touch with the entire situation.

On March 24th, the water rose rapidly back of the gorge which had formed near the entrance of Schoharie Creek at Tribes Hill. Through the use of dynamite by the Department forces, the blockade was broken and the ice sent down the river. In the same afternoon, the ice piled up at a point just west of Lock No. 8, at Scotia, but with a small amount of work, it was released. On March 26th, a gorge of serious proportions formed at Knolls, a short distance above the Vischer Ferry dam. The water rose steadily and soon reached a point where the flooding of valuable property, at Schenectady, seemed imminent.

A large force of men was immediately placed on the work and with the free use of explosives the Department was successful in destroying the blockade sufficiently to cause the flood waters to subside. The dynamiting of the ice was continued during the following day and with the application of a very heavy charge the gorge was finally destroyed.

It is believed that the prompt and energetic work of the Department's employees, persisting in their efforts through long hours under the most severe weather conditions, prevented serious damage to private property in Schenectady and vicinity.

ICE GORGES IN THE HUDSON RIVER

By Chapter 312 of the Laws of 1910, the duty was placed upon the Superintendent of Public Works of removing, opening up, breaking or destroying ice gorges or blockades of ice in the Hudson River, south of Troy, to prevent floods. This act was passed following a severe freshet during which high water had existed in the streets of Albany, Troy and Rensselaer.

Since the enactment of the law, the Department has given serious study to ways and means of carrying out its provisions. During the winter of 1910, large and powerful steamers equipped for breaking ice were chartered and, conditions at the time being favorable, were used to advantage in destroying the gorges which

had formed. The same plan was adopted in the following year and, as it appears, with good results.

In 1913, steamers deemed sufficient for the work were chartered and stationed at Athens where they might be at hand when emergency arose. The ice passed out however without requiring the use of them.

The cost of securing proper craft and placing them at a convenient point on the river is large and the price demanded by boat owners for the time when the steamers are actually engaged in breaking ice, on account of the inevitable damage to them, is almost prohibitive. During the past four winters, gorges have formed but they were dissipated by natural causes.

To absolutely guarantee freedom from high water is an almost impossible task. In my opinion, the plan of chartering steamers for the winter on the chance of needing them is impracticable, not only because of the high cost but because of the uncertainty of the points where gorges may form and the lack of suitable winter quarters near the probable blockades.

In the river stretches for more than twenty miles below Albany, there are perhaps a half a dozen points at which gorges may form. To make the use of an ice-breaking boat effective, the time of operation must be carefully chosen. It is a physical impossibility for the few boats which are available to the Department to break through several miles of solid field ice which inevitably exist behind the gorge.

At any rate, insufficient moneys have been appropriated to enable the charter of ice-breaking steamers and their quartering for the winter in the upper river even were suitable vessels available and therefore during the past several years no such provision has been made.

The existence of high water in the streets of Albany, Troy and Rensselaer is not caused alone by gorges in the river. The records show that the most severe flood conditions have prevailed when the river has been free of ice. In my opinion, the carrying out of the provisions of Chapter 312 is almost impossible of performance, unless by the almost constant operation of proper steamers, the ice is prevented from attaining the considerable thickness it does. The most practical plan which may be adopted is to keep closely in touch with the situation between Albany and

Hudson and when one or more gorges assume threatening proportions, to do what is possible with the use of dynamite. This plan has been followed for the past three years with the active co-operation of the United States Engineers stationed at Albany. During each of those years, gorges have formed and have given every appearance of causing trouble. On each occasion, the Department was prepared when the proper time arose to make use of dynamite, but no action was required. During the present winter, the ice conditions will be closely watched and should any gorge threaten damage to private property by causing excessive high water, the forces of this Department will do what is possible to destroy it by the use of explosives.

In the report of my predecessor for the year 1913, the opinion was expressed that the clearing of the Hudson River of ice gorges which threaten damage to private property is a duty which belongs to the Federal government, rather than to this State. Jurisdiction over the waters of the Hudson River south of Troy is claimed by the United States authorities and in all cases they have enforced it. Should it be found necessary to alter or destroy any structures erected along the waterway in connection with the ice breaking work, this Department would have no legal authority to do so without securing their approval. I renew the recommendations heretofore made to you that the subject of protecting property along the shores of the river be brought to the attention of the Federal government and that the State be relieved of the burden which in my opinion does not rightfully belong to it.

BUREAU OF NAVIGATION

This bureau is maintained under the provisions of Chapter 42 of the Laws of 1909, known as the Navigation Law, the administration of which statute is in charge of the Superintendent of Public Works.

The total number of licenses issued by the inspectors was 449. Of this number, 201 were joint licenses to pilots and engineers, of which 45 were of original issue and 156 were renewals of former licenses; to engineers, 149 licenses were issued, of which 54 were original and 95 renewals; pilots received 99 licenses, 45 being original and 54 renewals; and 50 masters' licenses, of which three were as of original issue and 47 renewals, were issued.

In all, 279 vessels propelled by mechanical power and plying the State waters were inspected by the bureau officials and to which certificates were granted. Of these, 81 were steam vessels and 198 motor boats. Thirteen of the boats were found to be deficient in equipment and in need of repairs. Certificates were temporarily withheld, pending compliance with instructions given and later seven of these vessels were placed in proper condition. The remaining six vessels did not receive the final certificates.

Under the provisions of the statute, a total of \$3,806 was collected for the issue of certificates and licenses and this sum was deposited in the State treasury.

According to reports received at the Department, the following accidents occurred during the season to boats coming under the provisions of the Navigation Law.

On May 12th, the steamer "Montcalm" was destroyed at her dock by fire, occurring as a result of the burning of a building near which she had been moored.

On July 14th, the motor boat "Wanakena" was burned at her dock, the fire apparently having been caused by back fire of the engine.

Again I take pleasure in reporting to you that so far as the knowledge of this Department goes, there has not been a single accident on any of the vessels subject to inspection by this bureau which resulted in loss of life or injury to passengers.

BUREAU OF APPRAISAL AND CLAIMS

The work of this bureau has to do with the following matters:

The appraisal of the value of property appropriated for canal improvement and terminal purposes and the making of settlements with owners where mutually satisfactory agreements may be reached, the preparation of the defense of the State against claims brought by property owners on account of land appropriations when settlements cannot be reached, and of all claims for damages presented on account of the construction or maintenance of the canal system.

Where land has been taken for the purpose of improvements, every effort has been made to effect fair and reasonable settlements with owners and avoid litigation. The value of the property has been appraised immediately following its acquisition by

the State and negotiations have been begun promptly with claimants in order, if settlement may be reached, that they may receive the compensation due without delay.

In cases of accidents on the canal or where leakage or overflow from the same may have occurred, an examination is made within almost a few hours after the occurrence. The promptness and energy displayed by the officials of this bureau in their investigation of the subject-matter of claims has been most beneficial, not only to the State in its defense of unjust or excessive demands but to the claimant in insuring to him such award as may seem proper and reasonable. Through the agency of the bureau much litigation has been avoided with considerable advantage to the State's interests.

During the year just past, 152 agreements were made covering property appropriations. Such settlements covered 166 parcels of land on 57 contracts and amounted to a total of \$429,418.11. Careful attention was given to claimants whose small property holdings had been acquired by the State and every effort was made to have paid to them their just due as promptly as possible, thus relieving them from possible financial embarrassment and as well stopping the running of interest charges against the State. Of the total agreements made by the Special Examiner, 16 covered 18 parcels of land appropriated in connection with the construction of terminals and 136 for so-called Barge Canal appropriations. In the terminal agreements is included one for \$273,000 covering property taken at Hallett's Cove in the county of Queens, which superseded a contract covering the same property in 1916 in amount \$292,492, the reduction having been made to meet certain defects in title which had later been discovered. Aside from the Hallett's Cove settlement, the agreements making up the total noted above were for comparatively small amounts.

The number of claims of all kinds filed against the State on account of the canal during the year 1917 was 303, with a total amount claimed of \$8,229,152.70. Of these, there were 219 with a total of \$7,936,986.95 based on alleged damages resulting from the progress of the canal improvement work. Ten with a total of \$117,263.70, covered alleged damages by reason of the construction of terminals. Those based on alleged damages on account of the maintenance and operation of the canals numbered 55, with

a total of \$178,842.05. On account of the appropriation of land for the Rockaway Beach fortification, which work was authorized by a special act of the Legislature, 19 claims were filed for a total of \$2,060.

The so-called Barge Canal claims may be divided as follows :

By contractors for alleged breach of contractual relations, 10 claims with a total of \$2,085,807.31.

On account of reconstruction of bridges, two claims with a total of \$163,300.

For alleged interference with water power rights, nine claims with a total of \$1,836,401.06.

For damages alleged to have been caused by flood by reason of the maintenance of the dam at Vischer's Ferry, 15 claims with a total of \$83,857.09.

For similar damages alleged to be due to the dam at Caughdenoy, 18 claims with a total of \$33,409.59.

For overflow alleged to be due to a break in the canal bank at Port Gibson, 39 claims with a total of \$23,499.41.

On account of alleged leakage, overflow and damage at various points along the canal, 80 claims with a total of \$343,906.45.

For property taken on account of terminal construction, on which no settlements have been reached, 10 claims with a total of \$117,263.70.

For appropriation of lands for so-called Barge Canal purposes on which no settlements have been reached, 46 claims with a total of \$3,366,806.04.

The largest claim filed during the year was that presented by the city of Oswego for \$3,150,500 for appropriation of lands and structures and for the destruction of riparian rights alleged to be owned by the city along the Oswego River.

There were disposed of during 1917, 647 claims, the claimants receiving awards amounting to \$1,180,282.91 as compared with a total of \$17,970,856.35 demanded by them.

In the case of 386 Barge Canal claims, the awards amounted to \$377,691.17 as against a total claimed of \$7,400,941.29.

Awards were made in the case of 28 terminal claims to the extent of \$799,459.92, as compared with a total of \$6,448,066.48 demanded by the claimants.

For alleged overflow, the amount demanded by 46 claimants was \$101,384.38 with recoveries to the extent of only \$2,981.82.

Barge Canal claims to the number of 164, having a total of \$4,000,111.15, and 23 canal maintenance claims having a total of \$19,703.05 were dismissed with no recoveries whatever.

Among the largest claims disposed of were the following:

Claimant	Amount claimed	Amount awarded
Millard & Lupton	\$242,586.33	\$60,000.00
Walter W. Whitman et al.	162,719.01	20,000.00
A. L. Swett Electric Light & Power Co.	75,219.00	22,000.00
MacArthur Bros. Co. and Lord Electric Co.	121,609.72	30,946.66
Columbia Distilling Co.	67,555.00	21,500.00
Bradley Contracting Co.	1,714,215.50	535,000.00
Salt Springs Solar Coarse Salt Co.	455,000.00	140,000.00
Salt Springs Solar Coarse Salt Co.	290,000.00	
Salina Solar Coarse Salt Co.	234,822.00	79,200.00
Salina Solar Coarse Salt Co.	223,000.00	
Empire Coarse Salt Co.	50,000.00	12,730.00

The excellent work of the bureau is a source of much gratification. No claimant has been subjected to undue delay in securing a disposition of his claim. The Department has endeavored to secure to everyone exact justice, while on the other hand those claims which sought excessive amounts have been vigorously contested. Where trial before the Court of Claims was desired, the State has been ready.

In the case of property appropriations, I have insisted that claimants declining to make settlement with the State proceed to trial in order that the large interest charges shall cease and have succeeded in clearing from the Department's records many claims of long standing.

AMOUNTS COLLECTED

The total amount collected by the Department for the 12 months ended December 1, 1917, exclusive of the sum of \$32,666.47 received for towing service rendered, was \$43,234.81. This amount covered the considerations imposed in permits granted by the Department for temporary privileges of all kinds on canal lands, for the cutting of ice, the sale of gravel and sand, old iron, steel and timber, and other miscellaneous materials. It also included the fees charged for the issue of licenses under the Navigation Law, and for the filing of mortgages and liens on vessels. The total receipts were over \$6,000 in excess of the amount collected for similar purposes in the previous year.

Under the policy adopted by me since taking office, of securing to the State a fair revenue for privileges granted, I believe the State's income from these sources will increase annually.

Some of the sources from which moneys were received, in previous years had yielded nothing to the State. It is interesting to note that the total of the Department's collections from the temporary permits issued is more than 80 per cent. of the total salaries paid to the administrative force in the Department's office at Albany.

ADDITIONAL DUTIES OF THE SUPERINTENDENT OF PUBLIC WORKS

During the year just past the official activities of the Superintendent of Public Works have been many. In addition to the ordinary functions of the office, your Honorable Body has enacted legislation placing him on the membership of several commissions having special work in charge. Such special work was undertaken and progress made, the reports of accomplishment being found in other documents. As a matter of general interest I give below the work covered by the Superintendent of Public works during 1917:

In charge of the management and operation of the State canal system, and its repair and maintenance, under the provisions of Chapter 13 of the Laws of 1909.

A member of the Canal Board pursuant to Section 5 of Article V of the Constitution.

Administers the provisions of the Navigation Law, being Chapter 42 of the Laws of 1909, relative to the regulation of steam and motor vessels on the inland waters of the State.

Joint supervision with the State Engineer and Surveyor over the improvement of the Erie, Oswego and Champlain Canals, under Chapter 147 of the Laws of 1903; of the Cayuga and Seneca Canal, under Chapter 391 of the Laws of 1909; and of the work of furnishing terminal facilities under Chapter 746 of the Laws of 1911.

The appraisal of property and the making of settlements in connection with the taking of property under the three improvement acts.

The preparation of evidence for the defense of the State against claims brought on account of the canals.

Member of the commission for the acquisition of land for the construction of fortifications at Rockaway Point, pursuant to Chapters 13 and 130 of the Laws of 1917.

Member of the commission created by Chapter 142 of the Laws of 1917, to investigate the methods of purchasing materials and supplies for State departments, boards, commissions, offices and institutions.

Member of the board created by Chapter 317 of the Laws of 1917, to investigate as to the construction of a proposed canal by the Federal government on Long Island.

Member of the State Council of Defense appointed by the Governor pursuant to the provisions of Chapter 369 of the Laws of 1917.

Member of the Commission on New Prisons, as established by Chapter 594 of the Laws of 1916.

Vested with power to execute contracts and audit expenditures by Chapter 735 of the Laws of 1917, in connection with the proposed construction of a bridge over the Mohawk River between Schenectady and Scotia.

Member of the committee created by Chapter 743 of the Laws of 1917, to investigate and study the route of the enlarged canal between Tonawanda and Buffalo.

Authorized by Chapter 717 of the Laws of 1915, to provide flood protection in Olean Creek and Allegany River, in the city of Olean.

Member of commission created by Chapter 506, Laws of 1916, to make investigation as to the acquisition by the State of toll bridges over the Delaware River between the States of New York and Pennsylvania.

In addition to the above, the Superintendent of Public Works has acted as chairman of the Albany County Home Defense Council, and has been active in matters coming before it.

CONCLUSION

Annexed will be found statements showing the details of expenditures made by the Department, as well as a full account of bids received for the various contracts advertised and of the payments made to contractors; also reports of the assistant superintendents and of the superintendents of repairs, describing in considerable detail the repair and construction work performed by them during the past year. I also submit statement of the moneys collected by the Department from all sources and deposited in the State Treasury, as required by law.

In closing this report, I desire to express in this public manner my appreciation of the assistance rendered me by the subordinates of the Department, and as well my appreciation of the co-operation extended by the Department of the State Engineer and Surveyor, in the various matters with which both Departments have had to do.

Respectfully submitted,
WILLIAM W. WOTHERSPOON,
Superintendent of Public Works.

Statement of all expenditures made by the Superintendent of Public Works for the operation, maintenance and repair of the canals, the extraordinary repair of mechanical and other structures and other work and expenses provided for by special acts of the Legislature; also on account of the "Barge Canal" and "Barge Canal Terminals."

Operating expenses and construction or permanent betterments under Chapter 646, Laws of 1916 (see Statement No. 1).....	\$1,097,936.01
Expenditures for ordinary repairs and operating expenses under chapter 725, Laws of 1915 (see Statement No. 2).....	20,190.85
Expenditures, extraordinary repairs, under Chapter 237, Laws of 1915 (see Statement No. 3).....	13,254.47

SPECIAL APPROPRIATIONS

Expended for various purposes (see Statement No. 4)	282,814.04
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"BARGE CANAL ACT"

Expended as shown on Statement No. 5.....	3,727,572.17
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"BARGE CANAL IMPROVEMENT, CAYUGA AND SENECA CANAL"

Expended as shown on Statement No. 6.....	202,461.25
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"BARGE CANAL TERMINAL ACT"

Expended as shown on Statement No. 7.....	943,828.50
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\$6,288,057.29

STATEMENT NO. 1 — (Continued)

	Division	Section No. 5, Erie canal	Section No. 6, Erie canal	Section No. 7, Erie canal	Oswego canal	Cayuga and Seneca canal	Black River canal	Total each division	Totals
Middle division. By	\$12,600 00	
	ore:	.....	.....	.....	.....	.....	.....	8,874 91	
	8,874 91	8,874 91	8,874 91	8,874 91	8,874 91	8,874 91	14,276 86	
	900 00	1,670 00	240 00	.....	.....	1,200 00	5,150 00	
	and temporary	818 09	1,023 08	543 23	684 78	390 76	.....	4,138 46	
By	10 83	\$45,051 06
	
	2,682 00	2,682 00	2,682 00	.....	.....	.....	.....
	2,853 00	2,853 00	2,853 00	.....	.....	.....	.....
	17,676 43	17,676 43	17,676 43	.....	.....	.....	324,211 43	
Wages, temporary. Black River canal. Salaries, regular. Wages, temporary.	2,682 00	2,682 00	.....	.....	.....	26,974 19	
	23,282 19	11,082 71	.....	.....	.....	13,764 71	
	24,134 15	.....	.....	34,256 33	
	10,121 18	.....	.....	16,178 50	
	3,282 00	3,504 00	31,935 17	\$149,219 33

STATEMENT No. 1 — (Continued)

	Division	Section No. 8, Erie canal	Section No. 9, Erie canal	Section No. 10, Erie canal	Section No. 11, Erie canal	Total each division	Totals
force:	\$10,468 79					\$10,468 79	
Wages, temporary	8,877 00				\$1,200 00	10,077 00	
Boat crew's division:	11,998 92	\$221 50	\$1,159 50	\$32 00	45 00	13,458 92	
Wages, temporary	1,138 93			36 93	7,798 29	8,974 05	
and temporary							
	154 44					154 44	\$43,131 20
By		14,424 27					
		20,484 37					\$34,908 64
			8,023 93				
			35,779 96				43,803 90
				11,360 88			
				36,799 99			50,160 87
					3,182 00		
					11,392 35		
					14,664 84		29,209 19
							153,091 59

STATEMENT No. 1 — (Continued)
Maintenance and Operation

	Fuel, light, power and water	Printing	Advertising	Equipment	Supplies	Materials	Traveling expenses, Superin- tendent of Public Works	Traveling expenses, other officials and employees	Communi- cation	Payment of small claims
By superintendent	\$445 12	\$499 23	\$488 80	\$896 90	\$5,593 84	.....	\$2,590 00	\$6,550 11	\$3,164 43	\$540 00
EASTERN DIVISION										
By division superintendent:										
Division	540 24	.....	.....	2,257 07	8,059 60	\$1,479 12	.....	2,045 55	592 62	.....
Section No. 1, Erie canal	656 59	.....	80 25	332 51	1,008 42	379 55	.....	56 39	94 10	.....
Section No. 2, Erie canal	1,480 95	.....	43 29	407 44	3,097 78	1,025 54	.....	197 03	318 61	.....
Section No. 3, Erie canal	1,799 16	.....	88 11	457 51	2,333 32	1,345 11	.....	246 12	325 33	290 06
Section No. 4, Erie canal	1,173 86	.....	28 50	331 52	1,693 82	531 98	.....	160 20	351 76	85 70
Section No. 1, Champlain canal	1,849 02	.....	75 13	715 30	1,570 94	836 14	.....	119 12	292 27	.....
Section No. 2, Champlain canal	1,282 14	.....	100 86	860 76	1,058 37	606 79	.....	108 47	82 87	.....
Section No. 3, Champlain canal	179 51	.....	38 24	728 09	2,731 02	105 91	.....	146 59	45 10	.....
MIDDLE DIVISION										
By division superintendent:										
Division	1,538 49	.....	.....	123 32	2,264 59	3,189 14	.....	1,872 48	444 59	.....
Section No. 5, Erie canal	314 27	.....	48 00	210 55	521 13	2,231 51	.....	450 00	135 74	.....
Section No. 6, Erie canal	170 52	.....	80 17	144 35	407 41	874 75	.....	27 34	32 10	.....
Section No. 7, Erie canal	99 92	.....	60 67	109 35	156 65	717 85	.....	52 50	43 40	.....
Oswego canal	1,024 04	.....	123 67	883 10	2,268 86	350 24	.....	257 87	127 10	.....
Cayuga and Seneca canal	520 88	.....	85 50	206 85	191 35	18 73	.....	137 44	64 22	.....
Black River canal	97 35	.....	212 51	.....	860 49	3,289 29	.....	88 08	94 97	.....
WESTERN DIVISION										
By division superintendent:										
Division	792 61	.....	.....	1,268 94	3,849 74	1,272 07	.....	1,577 38	866 58	.....
Section No. 8, Erie canal	1,731 89	.....	96 18	1,260 98	2,210 79	1,795 36	.....	428 12	365 44	.....
Section No. 9, Erie canal	1,305 35	.....	256 24	213 78	1,155 87	5,547 97	.....	192 64	23 78	.....
Section No. 10, Erie canal	1,068 05	.....	322 54	392 12	1,967 10	5,695 71	.....	174 32	364 85	.....
Section No. 11, Erie canal	1,346 70	.....	93 00	189 24	959 85	6,099 26	.....	99 90	168 65	.....
Totals	\$10,985 66	\$499 23	\$2,340 70	\$11,097 54	\$46,023 44	\$37,042 06	\$2,590 00	\$14,083 56	\$9,998 55	\$915 70

STATEMENT No. 1 — (Continued)
Maintenance and Operation

	Surety bonds	Legislative indexes, newspaper clippings and notaries	Rent of land for storage	Rent of division superintendent's office	Rent of section superintendent's office	Rent of canal office at Buffalo	Totals	Total each division	Total
By superintendent	\$643 50	\$215 00	.	.....	.....	\$250 00	\$23,786 93	\$23,786 93	
EASTERN DIVISION									
By division superintendent:		9 53	.....	3000 00	.....	.....	15,513 63		
Division . . . . .	.....	.....	.....	.....	.....	.....	2,616 72		
Section No. 1, Erie canal . . . . .	.....	.....	.....	.....	.....	.....	6,679 63		
Section No. 2, Erie canal . . . . .	.....	.....	.....	.....	.....	.....	6,634 72		
Section No. 3, Erie canal . . . . .	.....	.....	.....	.....	.....	.....	4,317 84		
Section No. 4, Erie canal . . . . .	.....	.....	.....	.....	.....	.....	5,676 17		
Section No. 1, Champlain canal . . . . .	.....	.....	\$131 25	.....	.....	.....	4,100 26		
Section No. 2, Champlain canal . . . . .	.....	.....	.....	.....	.....	.....	4,179 55		
Section No. 3, Champlain canal . . . . .	.....	.....	.....	.....	\$144 00	.....		49,851 07	
MIDDLE DIVISION									
By division superintendent:		3 73	.....	.....	.....	.....	\$9,466 39		
Division . . . . .	.....	.....	.....	.....	.....	.....	3,911 23		
Section No. 5, Erie canal . . . . .	.....	.....	.....	.....	.....	.....	1,745 64		
Section No. 6, Erie canal . . . . .	.....	.....	.....	.....	88 00	.....	1,328 34		
Section No. 7, Erie canal . . . . .	.....	.....	.....	.....	144 00	.....	5,178 83		
Oswego canal . . . . .	.....	.....	.....	.....	.....	.....	1,324 97		
Cayuga and Seneca canal . . . . .	.....	.....	.....	.....	.....	.....	4,657 60	27,493 04	
Black River canal . . . . .	.....	.....	.....	.....	.....	.....
SOUTHERN DIVISION									
By division superintendent:		6 25	.....	.....	.....	.....	\$9,543 57		
Division . . . . .	.....	.....	.....	.....	.....	.....	7,889 76		
Section No. 9, Erie canal . . . . .	.....	.....	.....	.....	.....	.....	8,695 03		
Section No. 10, Erie canal . . . . .	.....	.....	.....	.....	.....	.....	10,504 73		
Section No. 11, Erie canal . . . . .	.....	.....	.....	.....	.....	.....	9,486 62	46,188 71	\$147,319 79
Totals	\$643 50	\$234 51	\$131 25	\$600 00	\$370 00	\$250 00	.....	.....	\$147,319 79

STATEMENT No. 1 — (Concluded)
Construction or permanent betterments

		Total each division	Totals
Purchase of one motor vehicle: By Superintendent.....	\$2,976 15		\$2,976 15
Removal of bridges spanning portions of abandoned canals: By superintendent	\$1,550 00		
By division superintendents.....	3,963 64		5,513 64
Ditching outside canal prism: By division superintendents.....	\$668 75		668 75
Drake's draw bridge: Bridge tender, salary.....	\$400 00		
Repairs.....	60 54		460 54
Minisceongo creek bridge: Bridge tender, salary.....	\$600 00		600 00
REPAIRS, PART 3 By superintendent	\$7,281 05	\$7,281 05	
EASTERN DIVISION By division superintendent:			
Division.....	\$14,024 80		
Section No. 1, Erie canal.....	2,289 82		
Section No. 2, Erie canal.....	5,945 81		
Section No. 3, Erie canal.....	4,310 01		
Section No. 4, Erie canal.....	15,425 13		
Section No. 1, Champlain canal.....	13,175 93		
Section No. 2, Champlain canal.....	6,369 94		
Section No. 3, Champlain canal.....	4,096 22		
		66,137 75	
MIDDLE DIVISION By division superintendent:			
Division.....	\$8,216 86		
Section No. 5, Erie canal.....	11,822 12		
Section No. 6, Erie canal.....	8,706 38		
Section No. 7, Erie canal.....	2,271 28		
Oswego canal.....	14,183 24		
Cayuga and Seneca canal.....	3,497 61		
Black River canal.....	17,095 43		
		65,792 02	
WESTERN DIVISION By division superintendent:			
Division.....	\$5,468 10		
Section No. 8, Erie canal.....	13,538 20		
Section No. 9, Erie canal.....	11,182 85		
Section No. 10, Erie canal.....	5,171 26		
Section No. 11, Erie canal.....	8,048 25		
		43,408 66	
			182,620 38
			\$1,097,936 01

STATEMENT NO. 2

*Statement of Expenditures for Ordinary Repairs and Operating Expenses on
New York State Canals from July 1, 1916, to June 30, 1917, under
Chapter 725, Laws of 1915*

Eastern Division

By Division Superintendent:

Division	\$80 21	
Section No. 2, Erie canal	842 20	
Section No. 3, Erie canal	88 70	
Section No. 4, Erie canal	2,196 35	
Section No. 1, Champlain canal.....	116 43	
Section No. 3, Champlain canal.....	44 20	
	<hr/>	\$3,368 18

Middle Division

By Division Superintendent:

Division	\$8,802 33	
Section No. 5, Erie canal.....	2,086 16	
Section No. 6, Erie canal.....	1,484 29	
Section No. 7, Erie canal.....	345 58	
Oswego canal.....	300 44	
Cayuga and Seneca canal.....	531 30	
Black River canal.....	2,504 34	
	<hr/>	16,054 44

Western Division

By Division Superintendent:

Section No. 9, Erie canal.....	\$19 44	
Section No. 10, Erie canal.....	64 94	
	<hr/>	84 38

General Expenses

By Superintendent.....	\$683 85	
	<hr/>	683 85
		<hr/>
		\$20,190 85
		<hr/>
		<hr/>

STATEMENT NO. 3

*Statement of Expenditures, Extraordinary Repairs, under
Chapter 237, Laws of 1915*

Removal of bridge at Manor avenue, Cohoes.....	\$950 00
Repair of break west of lock No. 17, Erie canal.....	982 72
Repairs to Inspection boat.....	11,321 75
	<hr/>
	\$13,254 47
	<hr/>
	<hr/>

STATEMENT NO. 4

*Statement of payments made by the Superintendent of Public Works under
Legislative Acts, for the purposes therein stated, from January
1, 1917, to January 1, 1918*

Dredging and straightening the Canisteo river from Hornell to Addison. (Chapters 750 and 728, Laws of 1913 and 1915.)		
Eastover Construction Co., Inc., contractor.....	\$8,940 27	
		\$8,940 27
Dredging Chadakoin river known as Chautauqua lake outlet. (Chapters 758 and 728, Laws of 1913 and 1915.)		
George L. Maltby, contractor.....	\$2,196 00	
		2,196 00
For the operation, maintenance and repair of the draw bridge known as Drake's draw bridge spanning Wappinger creek in the village of New Hamburg, Dutchess county. (Chapter 725, Laws of 1915.)		
By division superintendent.....	\$452 17	
		452 17
For the deepening of the channel of Ellicott creek from the Erie canal to the city line of the city of Tonawanda and for the repair of the bridges crossing the same. (Chapters 624, 728 and 760, Laws of 1913, 1915 and 1917.)		
Advertising	\$223 00	
By superintendent.....	496 97	
		719 97
For the straightening of the east branch of the Eighteen Mile creek in the city of Lockport. (Chapter 727, Laws of 1915.)		
By division superintendent.....	\$164 80	
		164 80
For the construction of gantry cranes or tracks above the lower gates of certain locks, to be used in handling such lock gates. (Chapter 708, Laws of 1915.)		
By division superintendent.....	\$200 00	
		200 00
For electricity for lighting and maintaining light house at the entrance of the channel on Lake Keuka at Penn Yan. (Chapters 530 and 646, Laws of 1914 and 1916.)		
Cost of electricity.....	\$27 08	
		27 08

REPORT OF SUPERINTENDENT OF PUBLIC WORKS 57

For reflooring and repairing Liberty street bridge
over Keuka Lake outlet in village of Pean Yan.
(Chapter 766, Laws of 1917.)

By division superintendent.....	\$466 07	
	<hr/>	\$466 07

Construction of a bridge over the Black river and
Moose river at Lyons Falls, Lewis county.
(Chapter 246, Laws of 1913, Chapters 728 and
699, Laws of 1915 and Chapter 646, Laws of
1916.)

Walter S. Rae, contractor.....	\$13,257 28	
	<hr/>	13,257 28

For the construction of a bridge over a portion of
the Oswego river and the Barge canal at
Minetto, in the county of Oswego, to connect
with a bridge to be built by local authorities
over a portion of such river. (Chapter 716,
Laws of 1915.)

Larkin & Sangster, contractor.....	\$12,789 00	
	<hr/>	12,789 00

For the repair and improvement of the dyke
across the west branch of the Mohawk river
between the city of Cohoes and the village of
Green Island in the county of Albany. (Chap-
ter 780, Laws of 1917.)

By division superintendent.....	\$5,370 75	
	<hr/>	5,370 75

For repairing the west pier at the foot of Owasco
lake and dredging Owasco outlet. (Chapters
654 and 728, Laws of 1913 and 1915.)

By superintendent	\$3,555 00	
	<hr/>	3,555 00

For the straightening, dredging and making of
other improvements to restrain and control the
waters of the Allegany river and Olean creek
within the corporate limits of the city of
Olean. (Chapter 717, Laws of 1915.)

J. M. Hamilton Contracting Co., Inc., contractor.	\$50,314 46	
Lord Construction Co., contractor.....	27,990 00	
Engineering	3,300 00	
Land appropriated	5,484 92	
By superintendent	1,691 79	
	<hr/>	88,781 17

For the painting of bridges, lock gates and other
structures on and connected with the new Barge
canal. (Chapter 708, Laws of 1915.)

By division superintendent.....	\$7 35	
	<hr/>	7 35

Construction of a new steel bridge with roadway and sidewalk over the Black river canal at East Whitesboro street in the city of Rome. (Chapter 753, Laws of 1917.)

Advertising \$77 00

\$77 00

Construction of a foot bridge between the north and south walls of lock No. 3 in the Cayuga and Seneca canal at Seneca Falls. (Chapter 700, Laws of 1915.)

Lupfer & Remick, contractor..... \$2,840 42

2,840 42

For lowering the canal bridge over the Cayuga and Seneca canal in the village of Waterloo and substituting a culvert therefor. (Chapter 701, Laws of 1915.)

By division superintendent..... \$1 50

1 50

For certain improvements in the channel and banks of the Mohawk river and West Canada creek, made necessary by the building of the Barge canal. (Chapter 728, Laws of 1915.)

State Highway Construction Co., Inc., contractor. \$1,211 00

1,211 00

Construction of a new steel plate girder bridge over the Erie canal at Clinton street in the village of Whitesboro. (Chapter 704, Laws of 1915.)

M. Fitzgerald, contractor..... \$1,846 76

1,846 76

Construction of a new bridge over the Erie canal with the necessary approaches thereto on route number twenty-eight of the State highways in the village of Yorkville. (Chapter 745, Laws of 1913 and Chapters 728 and 584, Laws of 1915.)

By superintendent..... \$50 75

50 75

To provide towing facilities on completed sections and portions of the Barge Canal system of the State. (Chapter 255, Laws of 1916.)

By division superintendents..... \$5,568 17

By superintendent..... 810 22

6,378 39

Investigating and reporting upon conditions relative to construction of highway bridge over the Mohawk river and Barge canal between the city of Schenectady and the village of Scotia. (Chapter 603 and 181, Laws of 1916 and 1917.)

S. Pearson & Son, Inc.....	\$200 00	
W. W. Reynolds.....	711 36	
Richard S. Buck.....	1,200 00	
Wm. Barclay Parsons.....	1,200 00	
		\$3,311 36

To provide towing facilities on certain canals of the State. (Chapter 237, Laws of 1917.)

By division superintendents.....	\$129,949 95	
By superintendent.....	220 00	
		130,169 95
		\$282,814 04

STATEMENT No. 5

Statement of payments made by the Superintendent of Public Works from January 1, 1917, to January 1, 1918, under the "Barge Canal Act." (Chapter 147, Laws of 1903, and Amendatory Acts thereto)

Contract No. 1—"A":

Holler & Shepard, contractor.....	\$37,682 00	
Construction of road.....	349 36	
Extra or unspecified work (see Canal Board proceedings of September 18, 1917).....	455 00	
		\$38,486 36

Contract No. 2—"G":

A. A. Parker, contractor.....	\$11,589 50	
		11,589 50

Contract No. 18—"A":

New York State Dredging Corporation, contractor	\$48,825 38	
Extra or unspecified work (see Canal Board proceedings of April 4, July 25 and December 4, 1917)	10,837 51	
		59,662 89

Contract No. 19—"A":

H. S. Kerbaugh, Inc., contractor.....	\$8,901 00	
Extra or unspecified work (see Canal Board proceedings of May 2, 1917).....	1,459 58	
Empire Engineering Co., Inc., contractor.....	70,236 00	
Extra or unspecified work (see Canal Board proceedings of November 9, 1917).....	487 63	
Advertising.	96 08	
		81,180 29

60 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

Contract No. 20—"D":		
American Pipe & Construction Co., contractor...	\$20,780 90	
Completion of contract.....	63,975 93	
Extra or unspecified work (see Canal Board proceedings of June 13, July 11, August 15, October 3, November 20 and December 4, 1917).	70,592 78	
		<hr/> \$155,349 61
Contract No. 21—"A":		
Walsh Construction Co., contractor.....	\$190,584 00	
Extra or unspecified work (see Canal Board proceedings of June 27, 1917).....	110 44	
		<hr/> 190,694 44
Contract No. 22:		
M. Fitzgerald, contractor.....	\$1,581 69	
		<hr/> 1,581 69
Contract No. 23—"A":		
H. S. Kerbaugh, Inc., contractor.....	\$54,513 00	
Empire Engineering Co., Inc., contractor.....	116,559 00	
		<hr/> 171,072 00
Contract No. 27—"B":		
John J. Farrell, Jr., contractor.....	\$1,038 52	
		<hr/> 1,038 52
Contract No. 29—"A":		
Eastover Construction Co., Inc., contractor.....	\$148,077 00	
		<hr/> 148,077 00
Contract No. 30:		
Acme Engineering & Contracting Co., contractor.	\$118,512 68	
Extra or unspecified work (see Canal Board proceedings of March 1, 1917).....	228 68	
		<hr/> 118,741 36
Contract No. 30—"A":		
E. Brown Baker, contractor.....	\$16,722 00	
Mohawk Dredge & Dock Co., Inc., contractor....	86,913 00	
Advertising.	196 68	
Printing.	67 41	
		<hr/> 103,899 09
Contract No. 39:		
James Stewart & Co., Inc., contractor.....	\$21,559 90	
Extra or unspecified work (see Canal Board proceedings of June 27, 1917).....	10,217 30	
		<hr/> 31,777 20
Contract No. 42—"A":		
Grant Smith & Co. & Locher, contractor.....	\$67,950 00	
		<hr/> 67,950 00
Contract No. 44—"A":		
Scott Brothers, contractor.....	\$41,337 00	
		<hr/> 41,337 00

REPORT OF SUPERINTENDENT OF PUBLIC WORKS 61

Contract No. 46—"A":		
James Stewart & Co., Inc., contractor.....	\$58,001 40	
Extra or unspecified work (see Canal Board proceedings of December 13, 1916).....	899 38	
	<hr/>	\$58,900 78
Contract No. 46—"B":		
Scott Brothers, contractor.....	\$116,347 00	
Extra or unspecified work (see Canal Board proceedings of March 27, 1917).....	124 55	
	<hr/>	116,471 55
Contract No. 47—"A":		
The Central Dredging Co., contractor.....	\$10,638 00	
	<hr/>	10,638 00
Contract No. 47—"A"—Completion of:		
The Sherman-Stalter Co., contractor.....	\$549,636 33	
Advisory engineer, salary and expense.....	3,122 79	
	<hr/>	552,759 12
Contract No. 51:		
The Alto Construction Co., contractor.....	\$52,177 46	
Extra or unspecified work (see Canal Board proceedings of August 21, 1917).....	2,457 03	
	<hr/>	54,634 49
Contract No. 59:		
MacArthur Brothers Co., contractor.....	\$220,014 00	
Extra or unspecified work (see Canal Board proceedings of March 14, November 20, December 4 and December 19, 1917).....	27,254 24	
	<hr/>	247,268 24
Contract No. 59—"A":		
P. H. Murray, contractor.....	\$68,436 00	
Extra or unspecified work (see Canal Board proceedings of October 3, 1917).....	34 00	
	<hr/>	68,470 00
Contract No. 63—"A":		
State Highway Construction Co., contractor....	\$162,558 00	
Extra or unspecified work (see Canal Board proceedings of June 22, July 11, July 25, August 8, August 15 and October 9, 1917).....	62,156 08	
	<hr/>	224,714 08
Contract No. 70—"A":		
The Central Dredging Co., contractor.....	\$88,254 00	
Extra or unspecified work (see Canal Board proceedings of June 22, October 3 and December 19, 1917).....	9,250 00	
	<hr/>	97,504 00
Contract No. 72—"B":		
James Stewart & Co., Inc., contractor.....	\$15,926 58	
	<hr/>	15,926 58

62 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

Contract No. 73—"A":		
Great Lakes Dredge & Dock Co., contractor.....	\$162,774 00	
Extra or unspecified work (see Canal Board proceedings of October 23 and December 4, 1917) ..	2,530 77	
		<u>\$165,304 77</u>
Contract No. 74:		
Dunbar & Sullivan Dredging Co., contractor.....	\$38,144 49	
		<u>38,144 49</u>
Contract No. 81:		
Chesley, Earl & Heimbach, Inc., contractor.....	\$44,109 00	
Extra or unspecified work (see Canal Board proceedings of February 8, May 10, September 5 and December 19, 1917).....	2,472 21	
		<u>46,581 21</u>
Contract No. 83:		
Mohawk Dredge & Dock Co., Inc., contractor....	\$7,038 00	
Printing.	69 14	
		<u>7,107 14</u>
Contract No. 84:		
Lupfer & Remick, contractor.....	\$28,766 00	
Extra or unspecified work (see Canal Board proceedings of September 5, 1917).....	2,000 00	
Advertising	161 83	
Printing.	113 24	
		<u>31,041 07</u>
Contract No. 91—"A":		
Lord Construction Co., contractor.....	\$4,815 00	
Extra or unspecified work (see Canal Board proceedings of December 19, 1917).....	300 00	
		<u>5,115 00</u>
Contract No. 98:		
Tift Construction Co., Inc., contractor.....	\$50,706 00	
Advertising.	196 69	
Printing.	139 90	
		<u>51,042 59</u>
Contract No. 99:		
Larkin & Sangster, contractor.....	\$9,855 00	
Extra or unspecified work (see Canal Board proceedings of September 5, 1917).....	738 53	
Advertising.	255 57	
		<u>10,849 10</u>
Contract No. 103:		
Barrally & Ingersoll, contractor.....	\$19,916 38	
		<u>19,916 38</u>
Contract No. 106:		
The W. S. Cooper Co., contractor.....	\$791 74	
		<u>791 74</u>

REPORT OF SUPERINTENDENT OF PUBLIC WORKS 63

Contract No. 118:		
Lathrop, Shea & Henwood Co., contractor.....	\$18,552 17	
Extra or unspecified work (see Canal Board proceedings of December 4, 1917).....	31 05	
	<hr/>	\$18,583 22
Contract No. 120:		
Whitehead & Kales Iron Works, contractor.....	\$26,226 00	
Extra or unspecified work (see Canal Board proceedings of September 18, 1917).....	3,060 71	
	<hr/>	29,286 71
Contract No. 122—"A":		
Chealey, Earl & Heimbach, Inc., contractor.....	\$20,556 00	
Advertising.	161 83	
Printing.	104 11	
	<hr/>	20,821 94
Contract No. 128:		
Holler & Shepard, contractor.....	\$49,853 00	
	<hr/>	49,853 00
Contract No. 129:		
The Foundation Co., contractor.....	\$43,083 00	
	<hr/>	43,083 00
Contract No. 131—"A":		
M. Fitzgerald, contractor.....	\$13,851 00	
Advertising.	161 84	
Printing.	97 75	
	<hr/>	14,110 59
Contract No. 132:		
Lupfer & Remick, contractor.....	\$61,128 00	
	<hr/>	61,128 00
Contract No. 133:		
Morrison & Quinn, Inc., contractor.....	\$34,209 00	
Extra or unspecified work (see Canal Board proceedings of June 13, 1917).....	569 88	
	<hr/>	34,778 88
Contract No. 135:		
Great Lakes Dredge & Dock Co., contractor.....	\$48,637 34	
Advertising.	440 90	
	<hr/>	49,078 24
Contract No. 137:		
J. A. Laporte, contractor.....	\$11,592 00	
Extra or unspecified work (see Canal Board proceedings of December 19, 1917).....	824 00	
	<hr/>	12,416 00
Contract No. 138:		
Combined Construction Co., contractor.....	\$9,225 00	
Advertising.	394 35	
Printing.	130 59	
	<hr/>	9,749 94

64 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

Contract No. 139:		
H. S. Kerbaugh, Inc., contractor.....	\$15,417 00	
Empire Engineering Co., Inc., contractor.....	351 00	
Advertising.	96 07	
	<hr/>	\$15,864 07
Contract No. 140:		
Holler & Shepard, contractor.....	\$3,280 94	
Advertising.	96 07	
	<hr/>	3,377 01
Contract No. 141:		
W. F. Maas & Son, contractor.....	\$10,584 00	
Advertising.	191 90	
Printing	82 13	
	<hr/>	10,858 03
Contract No. 144:		
W. F. Martens & Co., Inc., contractor.....	\$1,512 00	
Advertising.	212 72	
Printing.	85 06	
	<hr/>	1,809 78
Contract No. 145:		
Horseheads Construction Co., contractor.....	\$3,765 08	
Advertising.	298 60	
Printing.	75 60	
	<hr/>	4,049 28
Contract No. 146:		
Advertising.	\$464 55	
Printing.	102 60	
	<hr/>	567 15
Contract No. 147:		
The Scherzer Rolling Lift Bridge Co., contractor.	\$12,960 00	
Advertising.	230 60	
	<hr/>	13,190 60
Contract No. 148:		
Advertising.	\$230 59	
Printing.	104 45	
	<hr/>	335 04
Contract No. 150:		
Brown & Lowe Co., contractor.....	\$22,037 40	
Advertising.	446 60	
	<hr/>	22,484 00
Contract No. 152:		
Printing.	\$77 94	
	<hr/>	77 94
Contract No. 153:		
R. B. Wing & Son, contractor.....	\$4,389 00	
Advertising.	191 90	
Printing.	53 62	
	<hr/>	4,634 52

REPORT OF SUPERINTENDENT OF PUBLIC WORKS 65

Contract No. 154:		
Lupfer & Remick, contractor.....	\$1,296 00	
Advertising.	117 84	
Printing.	82 80	
	<hr/>	\$1,496 64
Contract No. 155:		
Lupfer & Remick, contractor.....	\$5,553 00	
Advertising.	218 20	
	<hr/>	5,771 20
Contract No. 156:		
Chesley, Earl & Heimbach, Inc., contractor.....	\$1,269 00	
Advertising.	483 00	
Printing.	80 30	
	<hr/>	1,812 30
Contract No. 157:		
Thomas Bowen, contractor.....	\$5,256 00	
Advertising.	102 00	
	<hr/>	5,358 00
Contract No. 158:		
James McKinney & Son, contractor.....	\$3,127 00	
Advertising.	195 20	
	<hr/>	3,322 20
Contract No. 159:		
I. M. Ludington's Sons, Inc., contractor.....	\$19,692 00	
Advertising.	117 84	
Printing.	60 00	
	<hr/>	19,869 84
Contract No. 161:		
Advertising.	\$163 50	
	<hr/>	163 50
Contract No. 162:		
Charles A. Ingersoll, contractor.....	\$6,455 72	
Advertising	135 00	
Printing.	68 04	
	<hr/>	6,658 76
Contract No. 163:		
By Division Superintendent.....	\$3,699 14	
Printing.	68 30	
	<hr/>	3,767 44
Contract No. 164:		
Lathrop, Shea & Henwood Co., contractor.....	\$5,112 00	
Printing.	76 75	
	<hr/>	5,188 75
Contract No. 165:		
Printing.	\$60 25	
	<hr/>	60 25
Contract No. 167:		
Advertising.	\$410 70	
Printing.	96 08	
	<hr/>	506 78

66 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

Contract No. 169:		
Holler & Shepard, contractor.....	\$2,882 53	
Advertising.	72 00	
		\$2,954 53
Contract No. 170:		
Printing.	\$71 31	
		71 31
Contract No. 179:		
Printing.	\$68 49	
		68 49
For the improvement of the highway between the Mohawk river and the old Erie canal at Forts Ferry, town of Clifton Park, Saratoga county:		
John Shaw & I. L. Taylor, contractor.....	\$263 85	
		263 85
Making repairs to dam No. 10 at Canajoharie:		
H. S. Kerbaugh, Inc., contractor.....	\$943 28	
		943 28
Construction of two connecting highways, Muck road to James street and Whitesboro street to Mill street in the city of Rome:		
Harry A. Schaupp, contractor.....	\$19,413 00	
		19,413 00
Construction of Road "N" at Pendleton:		
By Superintendent.....	\$939 14	
		939 14
<i>General expenses:</i>		
Clerk hire	\$6,018 64	
For maintaining navigation through wooden flume over culvert No. 30 on site of Contract No. 63	9,825 05	
Dredging in east end of Oneida lake on site of Contract No. 4.....	63,676 03	
Dredging in Champlain canal.....	36,559 86	
Dredging within limits of Contract No. 4.....	59,362 94	
Repairs at culvert No. 73½.....	424 12	
Bridge Megger testing set.....	369 00	
Raising Minetto bridge.....	443 21	
Constructing highway at Ford Edward.....	1,080 00	
Rent of motor at Lock No. 17.....	1,142 01	
Work on site of Contract No. 73-A.....	1,073 41	
Replanking Oriskany road bridge.....	824 81	
Relocation of telephone lines.....	1,297 95	
Construction gate hoists at Delta dam.....	15 50	
Installing power plant at Hinckley dam.....	343 77	
Repairing leak at west junction lock, Rome.....	393 17	
Recording appropriations of land.....	339 22	
		183,188 69
		\$3,727,572 17

REPORT OF SUPERINTENDENT OF PUBLIC WORKS 67

STATEMENT NO. 6

Statement of payments made by the Superintendent of Public Works from
January 1, 1917, to January 1, 1918, for the improvement of the
Cayuga and Seneca canal.
(Chapter 391, Laws of 1909)

Contract "A-1":		
The Sherman-Stalter Co., contractor.....	\$10,710 00	
	<hr/>	\$10,710 00
Contract "B":		
The Sherman-Stalter Co., contractor.....	\$8,766 79	
	<hr/>	8,766 79
Contract "C":		
Larkin & Sangster, contractor, extra or unspecified work (see Canal Board proceedings of March 27th and September 18, 1917).....	\$3,204 03	
	<hr/>	3,204 03
Contract "D":		
The Sherman-Stalter Co., contractor.....	\$38,380 00	
	<hr/>	38,380 00
Contract "F":		
Stanley Construction Co., contractor.....	\$32,445 00	
	<hr/>	32,445 00
Contract "G":		
Lupfer & Remick, contractor.....	\$10,618 11	
	<hr/>	10,618 11
Contract "L":		
Scott Brothers, contractor.....	\$5,603 16	
	<hr/>	5,603 16
Contract "M":		
Lupfer & Remick, contractor.....	\$20,457 00	
	<hr/>	20,457 00
Contract "P":		
The Foundation Co., contractor.....	\$71,802 00	
Advertising	212 71	
Printing	60 97	
	<hr/>	72,075 68
General Expenses		
Relocation of telephone lines.....	\$201 48	
	<hr/>	201 48
		<hr/>
		\$202,461 25
		<hr/>
		<hr/>

68 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

STATEMENT NO. 7

*Statement of payments made by the Superintendent of Public Works from
January 1, 1917 to January 1, 1918, under the "Barge Canal Terminal Act."
(Chapter 746, Laws of 1911)*

Contract No. 2-"P":		
Patrick Mulderry, contractor.....	\$3,109 70	
Extra or unspecified work (see Canal Board pro- ceedings of August 24, 1916).....	48 50	
		\$3,158 20
Contract No. 13:		
By Superintendent	\$3,141 84	
By Division Superintendent.....	390 58	
		3,532 42
Contract No. 14:		
By Division Superintendent.....	\$3,478 55	
		3,478 55
Contract No. 15:		
Eastover Construction Co., contractor.....	\$5,943 18	
Extra or unspecified work (see Canal Board pro- ceedings of February 8, April 4 and August 21, 1917)	6,831 08	
		12,774 26
Contract No. 15-"D":		
Mohawk Dredge & Dock Co., Inc., contractor....	\$7,974 00	
Extra or unspecified work (see Canal Board pro- ceedings of October 23, 1917).....	412 70	
Advertising	102 00	
		8,488 70
Contract No. 15-"M":		
Printing	\$76 18	
		76 18
Contract No. 16:		
The M. A. Talbott Co., contractor.....	\$288 32	
		288 32
Contract No. 16-"P":		
E. Brown Baker, contractor.....	\$3,393 00	
Advertising	38 68	
		3,431 68
Contract No. 18:		
George W. Rogers & Co., Inc., contractor.....	\$55,149 20	
		55,149 20
Contract No. 19:		
McHarg-Barton Co., contractor.....	\$66,816 00	
Advertising	96 07	
		66,912 07
Contract No. 20:		
Walsh Construction Co., Inc., contractor.....	\$152,739 00	
Recording appropriations of land.....	3 00	
		152,742 00

REPORT OF SUPERINTENDENT OF PUBLIC WORKS 69

Contract No. 21:

H. S. Kerbaugh, Inc., contractor.....	\$31,023 00	
Empire Engineering Co., Inc.; contractor.....	59,697 00	
	<hr/>	\$90,720 00

Contract No. 26:

John E. Byron & Co., contractor.....	\$15,858 00	
Advertising	96 07	
	<hr/>	15,954 07

Contract No. 28:

Barrally & Ingersoll, contractor.....	\$3,015 00	
Extra or unspecified work (see Canal Board proceedings of June 6, 1917)	240 00	
	<hr/>	3,255 00

Contract No. 30:

Henry P. Burgard, contractor.....	\$33,066 00	
Extra or unspecified work (see Canal Board proceedings of January 18, 1917)	855 00	
Recording appropriations of land.....	7 00	
	<hr/>	33,928 00

Contract No. 31:

Lupfer & Remick, contractor.....	\$21,267 00	
Advertising	255 58	
	<hr/>	21,522 58

Contract No. 33:

H. S. Kerbaugh, Inc., contractor.....	\$17,856 00	
	<hr/>	17,856 00

Contract No. 36:

The Troy Public Works Co., contractor.....	\$7,299 00	
Advertising	117 84	
Printing	79 32	
	<hr/>	7,496 16

Contract No. 37:

Holler & Shepard, contractor.....	\$19,368 00	
Extra or unspecified work (see Canal Board proceedings of December 4, 1917)	67 71	
	<hr/>	19,435 71

Contract No. 38:

I. J. Stander & Co., Inc., contractor.....	\$1,215 00	
Printing	100 86	
	<hr/>	1,315 86

Contract No. 39:

Fred H. Rhodey, contractor.....	\$2,295 00	
Advertising	117 84	
Printing	67 60	
	<hr/>	2,480 44

Contract No. 40:

Scott Brothers, contractor.....	\$12,033 91	
	<hr/>	12,033 91

Contract No. 44:		
George W. Rogers & Co., Inc., contractor.....	\$79,344 00	
Advertising	404 62	
Printing	104 69	
	<hr/>	\$79,853 31
Contract No. 46:		
Scott Brothers, contractor	\$1,970 87	
Extra or unspecified work (see Canal Board proceedings of September 5, 1917)	245 50	
	<hr/>	2,216 37
Contract No. 47:		
I. M. Ludington's Sons, Inc., contractor	\$1,491 02	
Recording appropriations of land	3 00	
	<hr/>	1,494 02
Contract No. 48:		
Michael H. Ripton, contractor	\$65,556 00	
	<hr/>	65,556 00
Contract No. 51:		
Fred H. Rhodey, contractor	\$519 65	
	<hr/>	519 65
Contract No. 32:		
Kaufman & Garcey, contractor	\$83,232 00	
Extra or unspecified work (see Canal Board proceedings of February 8, May 2, September 5 and November 20, 1917)	2,191 56	
	<hr/>	85,423 56
Contract No. 53:		
Walsh Construction Co., contractor	\$59,805 00	
Advertising	96 07	
Printing	183 73	
	<hr/>	60,084 80
Contract No. 54:		
Hammond-Tracey Construction Co., Inc., contractor	\$990 00	
Advertising	117 84	
Printing	64 02	
	<hr/>	1,171 86
Contract No. 55:		
Riverside Contracting Co., contractor	\$18,585 00	
Advertising	230 59	
Printing	107 12	
	<hr/>	18,922 71
Contract No. 101:		
Mohawk Dredge & Dock Co., Inc., contractor	\$171 00	
Advertising	360 81	
Printing	88 39	
	<hr/>	620 20
Contract No. 103:		
Advertising	\$506 85	
	<hr/>	506 85

REPORT OF SUPERINTENDENT OF PUBLIC WORKS 71

Contract No. 103-"A":		
Advertising	\$110 10	
	<hr/>	\$110 10
Contract No. 201:		
J. A. Laporte, contractor.....	\$9,963 00	
Printing	162 11	
	<hr/>	10,125 11
Contract No. 202:		
Advertising	\$164 13	
Printing	168 48	
	<hr/>	332 61
Contract No. 203:		
Collins Brothers, contractor.....	\$3,093 78	
Extra or unspecified work (see Canal Board pro- ceedings of June 22 and September 18, 1917) ..	5,391 90	
Advertising	164 14	
Printing	78 40	
	<hr/>	8,728 22
Contract No. 204:		
Byron, Foreman & Rigge, contractor.....	\$2,331 00	
Kennedy & Scullen, contractor.....	16,692 35	
Extra or unspecified work (see Canal Board pro- ceedings of October 23, 1917).....	462 47	
Advertising	183 87	
Printing	78 40	
	<hr/>	19,748 09
Contract No. 205:		
Wm. R. Kimmey, contractor.....	\$12,024 00	
Extra or unspecified work (see Canal Board pro- ceedings of July 11 and October 23, 1917)	144 88	
Advertising	183 87	
Printing	75 43	
	<hr/>	12,428 18
Contract No. 206:		
J. B. McCabe & Son, contractor.....	\$1,397 50	
Advertising	183 86	
Printing	69 46	
	<hr/>	1,650 82
Contract No. 208:		
Kennedy & Scullen Construction Co., contractor..	\$9,289 18	
Extra or unspecified work (see Canal Board pro- ceedings of December 4, 1917)	109 18	
Advertising	70 50	
	<hr/>	9,468 86
Contract No. 209:		
G. J. & P. L. Metzger, contractor.....	\$6,678 00	
Extra or unspecified work (see Canal Board pro- ceedings of November 9, 1917)	83 54	
Advertising	38 69	
	<hr/>	6,800 23

72 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

Contract No. 210:	
Savage Construction Co., contractor.....	\$8,748 00
Extra or unspecified work (see Canal Board proceedings of November 9, 1917).....	79 48
Advertising	38 69
	<hr/>
	\$8,866 17
Contract No. 211:	
W. F. Martens & Co., Inc., contractor.....	\$7,092 00
Advertising	38 69
	<hr/>
	7,130 69
<i>General Expenses</i>	
Confidential appraiser and investigator, salary and expenses	\$8,123 26
Watchman and caretaker, land appropriated for terminals at Troy	801 66
Repairs at Fort Plain terminal.....	611 68
Building terminal derricks.....	1,458 58
Making signs	8 50
Recording appropriations of land.....	37 10
	<hr/>
	6,040 78
	<hr/>
	\$943,828 50
	<hr/>

STATEMENT No. 8

Statement of moneys paid into the State Treasury by the Superintendent of Public Works, from January 1, 1917, to January 1, 1918.

Ice privileges, see Appendix "A".....	\$2,035 99
Rental of lands for farming purposes, see Appendix "B".....	3,451 00
Rentals for other than farming purposes, see Appendix "C".....	10,860 34
Sales of sand and gravel, see Appendix "D".....	1,986 82
Sales of materials other than sand and gravel, see Appendix "E"	16,634 97
Sales of buildings, see Appendix "F".....	514 00
Miscellaneous receipts, see Appendix "G".....	3,885 22
Fees for filing liens, mortgages, etc., see Appendix "H".....	101 50
Fees for inspection of steam vessels and issuing licenses, see Appendix "I"	3,806 00
Fees for towing boats, see Appendix "J".....	32,606 47
	<hr/>
	\$75,901 31
	<hr/>

APPENDIX "A"

Ice Privileges

Received for privileges granted for cutting ice, W. S. Hamlin, Assistant Superintendent, from:	
W. J. Currie	\$18 75
Levy Dairy Co.....	8 34
Yarder Brothers	31 25

Miller Brothers	\$31 25
D. McCarthy	87 50
H. C. McDougall.....	3 13
Wm. F. Dotter.....	100 00
A. J. Walsh.....	25 00
Edwin Higgins	18 75
Clover Farms, Inc.....	12 50
Ed. Quackenbush	12 50
Mutual McDermott Dairy Corp.....	25 00
A. Rioux	75 00
Robt. McPherson	3 13
Slawson-Decker Co.	5 00
F. M. Sanders.....	6 25
John H. Rogers.....	12 50
R. O'Brien	12 50
Daniel Norton Ice Co.....	895 00
Niskayuna Ice Co.....	50 00
Edward H. Lowell.....	12 50
Central Dairy Co.....	6 25
Mohawk River Ice Co.....	50 00
S. Dotter Ice Co.....	172 50
Alex. Campbell Milk Co.....	25 00
Frank O'Hara	12 50
Borden Milk Co.....	25 00
Wm. Shover	12 50
A. E. Miller.....	25 00
John Bruno	12 50
J. Countryman	8 33
C. H. Gilbert.....	6 00
B. Baker Beef Co.....	25 00
Mohawk River Ice Co.....	25 00

\$1,331 43

D. S. Burleigh, Assistant Superintendent, from:

Clover Farms, Inc.....	\$18 75
Jessie Thompson	6 25
Max Smith Co.....	6 25
D. Copeland	50 00
H. J. Kimmell.....	6 25
E. E. Waddell.....	25 00
Edward A. Hensel.....	25 00
Utica Carting Co.....	6 25
Standard Dairy Co.....	25 00
Shafford Cheese Co.....	25 00
I. J. Laning.....	12 50
Levy Dairy Co.....	12 50
George L. Wood.....	6 25
Mrs. C. Newell.....	6 25
D. S. Price.....	25 00
Geo. Nemeyer	12 50

74 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

Wm. Mullen	\$2 09	
Frank Leland	6 25	
Boonville Milk and Cream Co.....	6 25	
Fred Scouten	6 25	
Fred Laquay	10 00	
Wm. Ano	2 09	
E. A. Cronk.....	6 25	
F. E. Brown	3 13	
Onondaga County Penitentiary.....	25 00	
A. C. Crofut.....	10 00	
		<hr/>
		\$346 06
Jacob Allmeroth, Assistant Superintendent, from:		
Townsend & Smith.....	\$6 25	
Nicholas Lauster	5 00	
D. E. Clair.....	100 00	
W. M. Filkins.....	6 25	
		<hr/>
		117 50
New York, Ontario & Western Railroad.....		221 00
		<hr/>
		\$2,035 99
		<hr/>

APPENDIX "B"

Received for rental of lands for farming purposes:

L. C. Waite, Fort Ann, for use of land during season of 1917, embraced in parcel 394 of Contract No. 25, as per permit dated December 6, 1916.....	\$25 00
John H. Moyer, Martinsville, for use of land during season of 1917, embraced in parcel 3682 of Contract No. 19, as per permit dated December 13, 1916.....	10 00
Newell E. Morse, Whitehall, for use of land during season of 1917, embraced in parcels 603 and 344 of Contract No. 15, as per permit dated December 13, 1916.....	30 00
Cora E. Moon, Melrose, for use of land during season of 1917, embraced in parcel 4427 of Contract No. 71-A, as per permit dated January 13, 1917.....	10 00
R. M. Clapp, Newark, for use of land during season of 1917, embraced in parcels 3096 and 3071 of Contract No. 76, as per permit dated January 13, 1917.....	5 00
Dinkleman Brothers, Schenectady, for use of land during season of 1917, embraced in parcel 666 of Contract No. 14, as per permit dated January 13, 1917.....	20 00
C. J. Hixon, Schenectady, for use of land during season of 1917, embraced in parcel 282 of Contract No. 8, as per permit dated January 13, 1917.....	12 50
E. C. Rogers, Hudson Falls, for use of land during season of 1917, embraced in parcels 474 and 902 of Contract No. 25, as per permit dated January 15, 1917.....	10 50

Earl Braman, Palmyra, for use of land during season of 1917, embraced in parcels 2948, 2949, 2951, 2952 of Contract No. 77, as per permit dated January 15, 1917.....	\$8 00
James C. Carl, Fort Edward, for use of land during season of 1917, embraced in parcel 504 of Contract No. 27-A, as per permit dated January 19, 1917.....	5 00
Mrs. Alice Flanigan, Hudson Falls, for use of land during season of 1917, embraced in parcels 472, 903, of Contract No. 25, as per permit dated January 22, 1917.....	25 00
Mrs. Mary J. Vayette, Whitehall, for use of land during season of 1917, embraced in parcel 4305-A of Contract No. 15, as per permit dated January 23, 1917.....	45 00
Theodore C. Zarnow, Henriette, for use of land during season of 1917, embraced in parcel 1759 of Contract No. 23, as per permit dated January 23, 1917.....	25 00
Lucinda Sitterly, Vischer's Ferry, for use of land during season of 1917, embraced in parcel 2385 of Contract No. 14, as per permit dated January 24, 1917.....	20 00
Charles R. Holzhauer, Canajoharie, for use of land during season of 1917, embraced in parcels 2633 and 3660 of Contract No. 20-C, as per permit dated January 25, 1917.....	25 00
J. S. Countryman, Canajoharie, for use of land during season of 1917, embraced in parcels 2711, 3582 of Contract No. 20-C, as per permit dated January 25, 1917.....	18 00
H. E. Fisk, Fort Plain, for use of land during season of 1917, embraced in parcel 655 of Contract No. 14 and 4594 of Contract No. 20-B, as per permit dated January 26, 1917.....	35 00
Fred Linendoll, Fort Edward, for use of land during season of 1917, embraced in parcel 152 of Contract No. 1, as per permit dated January 30, 1917.....	25 00
John Davison, Hudson Falls, for use of land during season of 1917, embraced in parcel 485 of Contract No. 27, as per permit dated January 30, 1917.....	20 00
H. S. Getman, Frankfort, for use of land during season of 1917, embraced in parcel 3248 of Contract No. 30, as per permit dated February 1, 1917.....	10 00
M. F. McKitterick, Fort Edward, for use of land during season of 1917, embraced in parcels 484 and 485 of Contract No. 27, as per permit dated February 5, 1917.....	30 00
Chris L. Smarup, Amsterdam, for use of land during season of 1917, embraced in parcel 4737 of Contract No. 20-D and parcel 288 of Contract No. 8, as per permit dated February 6, 1917.....	30 00
Bernard Hart, Hudson Falls, for use of land during season of 1917, embraced in parcel 489 of Contract No. 27, as per permit dated February 7, 1917, and for land embraced in parcel 486 of Contract No. 27, as per permit dated March 28, 1917.....	18 00
Frank Doran, Hudson Falls, for use of land during season of 1917, embraced in parcel 481 of Contract No. 25, as per permit dated February 16, 1917.....	10 00

76 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

John Guerin, Smiths Basin, for use of land during season of 1917, embraced in parcels 1093-1094, 447-451 and 454 of Contract No. 25, as per permit dated February 16, 1917.....	\$35 00
Charles Krick, Frankfort, for use of land during season of 1917, embraced in parcel 3429 of Contract No. 30, as per permit dated February 21, 1917.....	5 00
Thomas W. Winnie, Niskayuna, for use of land during season of 1917, embraced in parcels 1938 and 1940 of Contract No. 14, as per permit dated February 21, 1917.....	10 00
S. S. Galloway, Palmyra, for use of land during season of 1917, embraced in parcels 3179 and 3119 of Contract No. 77, as per permit dated February 21, 1917.....	45 00
Patrick B. Daley, Hudson Falls, for use of land during season of 1917, embraced in parcels 460 and 456 of Contract No. 25, as per permit dated February 21, 1917.....	50 00
Harry S. Greene, Cohoes, for use of land during season of 1917, embraced in parcel 2176 of Contract No. 70, as per permit dated February 23, 1917.....	15 00
Elmer E. Walker, Schuylerville, for use of land during season of 1917, embraced in parcels 1080, 4051, 4052 of Contract No. 68, as per permit dated February 23, 1917.....	25 00
Martin Potter, Hudson Falls, for use of land during season of 1917, embraced in parcel 480 of Contract No. 25, as per permit dated February 24, 1917.....	15 00
Mrs. Mabel Covert, Savannah, for use of land during season of 1917, embraced in parcel 108 of Contract No. 5, as per permit dated March 5, 1917.....	75 00
H. T. Dodge, Frankfort, for use of land during season of 1917, embraced in parcels 2240 and 2101 of Contract No. 30, as per permit dated March 5, 1917.....	110 00
Jacob Hartman, Palmyra, for use of land during season of 1917, embraced in parcel 3039 of Contract No. 77, as per permit dated March 6, 1917.....	5 00
Mrs. Geneva Chaffee, Fort Edward, for use of land during season of 1917, embraced in parcel 147 of Contract No. 1, and parcels 112, 116, 116½ and 117 of Contract No. 3, as per permit dated March 13, 1917.....	10 00
Charles H. Schlotzhauer, Canajoharie, for use of land during season of 1917, embraced in parcel 2682 of Contract No. 20-C, as per permit dated March 13, 1917.....	15 00
J. C. Moyer, Fort Plain, for use of land during season of 1917, embraced in parcels 3194, 3195, 3196 and 3197 of Contract No. 20-"B," as per permit dated March 13, 1917.....	30 00
G. T. Whitman, Sprakers, for use of land during season of 1917, embraced in parcel 4022 of Contract No. 20-C, as per permit dated March 14, 1917.....	10 00
Carmine Perazze, St. Johnsville, for use of land during season of 1917, embraced in parcel 2639 of Contract No. 20-B, as per permit dated March 15, 1917.....	10 00

Charles H. Schlotzhauer, Canajoharie, for use of land during season of 1917, embraced in parcel 3099 of Contract No. 20-C, as per permit dated March 19, 1917.....	\$20 00
George Lasher, Rexfords, for use of land during season of 1917, embraced in parcels 2355 and 2366 of Contract No. 14, as per permit dated March 21, 1917.....	50 00
George Lavigne, Waterford, for use of land during season of 1917, embraced in parcels 2269 and 2362 of Contract No. 14, as per permit dated March 23, 1917.....	75 00
Orin A. Reed, Melrose, for use of land during season of 1917, embraced in parcel 4415 of Contract No. 71-A, as per permit dated April 2, 1917.....	10 00
Mrs. Sarah A. Davison, Hudson Falls, for use of land during season of 1917, embraced in parcel 464 of Contract No. 25, as per permit dated April 4, 1917.....	8 00
Wm. H. Smith, Waterford, for use of land during season of 1917, embraced in parcel 2271 of Contract No. 14, as per permit dated April 6, 1917.....	60 00
V. R. Fuller, Fulton, for use of land during season of 1917, embraced in parcel 4569 of Contract No. 39, as per permit dated April 9, 1917.....	60 00
Henry Lawrence, Hudson Falls, for use of land during season of 1917, embraced in parcel 483 of Contract No. 27, as per permit dated April 9, 1917.....	50 00
Thomas Morrow, Waterford, for use of land during season of 1917, embraced in parcels 4425, 4429 and 4431 of Contract No. 71-A, as per permit dated April 12, 1917.....	30 00
Robert A. Collins, Palmyra, for use of land during season of 1917, embraced in parcel 2934 of Contract No. 77, as per permit dated April 12, 1917.....	4 00
Lucian Brenon, Rome, for use of land during season of 1917, embraced in parcels 3569 and 3915 of Contract No. 43, as per permit dated April 18, 1917.....	10 00
Wm. Tuley, Gates, for use of land during season of 1917, embraced in parcels 2263 and 2224-A of Contract No. 21, as per permit dated April 17, 1917.....	50 00
Pasquale DiMazza, Amsterdam, for use of land during season of 1917, embraced in parcels 3151, 3255, 3322, 3327, 3326 and 3657 of Contract No. 20-D, as per permit dated April 17, 1917	20 00
Edward H. Stickney, Fort Edward, for use of land during season of 1917, embraced in parcel 498 of Contract No. 27, as per permit dated April 17, 1917.....	5 00
James Munckton, Waterford, for use of land during season of 1917, embraced in parcels 2181 and 2185 of Contract No. 14, as per permit dated April 17, 1917.....	25 00
Milton Carroll, Westernville, for use of land during season of 1917, embraced in parcels 1913, 1003, 1005, 1153, 994, 1115, 1926 and 1916 of Contract No. 55, as per permit dated April 24, 1917	260 00

78 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

Thomas Carroll, Westernville, for use of land during season of 1917, embraced in parcel 1930 of Contract No. 55, as per permit dated April 24, 1917.....	\$20 00
Lucy E. Hurlbut, Rome, for use of land during season of 1917, embraced in parcel 1056-A of Contract No. 55, as per permit dated April 24, 1917.....	10 00
George B. Olney, Westernville, for use of land during season of 1917, embraced in parcel 123 of Contract No. 55, as per permit dated April 25, 1917.....	50 00
J. O. Warcup, Westernville, for use of land during season of 1917, embraced in parcel 1932 of Contract No. 55, as per permit dated April 25, 1917.....	42 00
M. B. Parmalee, Westernville, for use of land during season of 1917, embraced in parcel 1933 of Contract No. 55, as per permit dated April 25, 1917.....	40 00
W. F. Pillmore, Westernville, for use of land during season of 1917, embraced in parcel 122 of Contract No. 55, as per permit dated April 25, 1917.....	100 00
Martin Belanski, Little Falls, for use of land during season of 1917, in town of Little Falls, as per permit dated April 21, 1917	5 00
W. H. Hall, Rexfords, for use of land during season of 1917, embraced in parcel 2387 of Contract No. 14, as per permit dated April 25, 1917.....	15 00
Jerry Crowley, Hudson Falls, for use of land during season of 1917, embraced in parcel 466 of Contract No. 25, as per permit dated April 25, 1917.....	12 50
Frank Reynolds, Smiths Basin, for use of land during season of 1917, embraced in parcels 436 and 438 of Contract No. 25, as per permit dated April 25, 1917.....	10 00
O. P. Knickerbocker, Amsterdam, for use of land during season of 1917, embraced in parcel 4231 of Contract No. 20-D, as per permit dated April 25, 1917.....	10 00
Gustave Markendorf, Port Gibson, for use of land during season of 1917, embraced in parcels 3032, 3076, 3078, 3479 of Contract No. 77, as per permit dated April 27, 1917.....	20 00
Raymond Schuyler, Fort Plain, for use of land during season of 1917, embraced in parcel 3192 of Contract No. 20-B and parcel 673 of Contract No. 14, as per permit dated May 1, 1917	30 00
Jay W. Hooper, Weedsport, for use of land during season of 1917, near bridge No. 113, Erie canal, as per permit dated May 2, 1917.....	18 00
Frank S. Ives, Rexford, for use of land during season of 1917, embraced in parcel 2354 of Contract No. 14, as per permit dated May 2, 1917.....	40 00
George W. Herath, Schenectady, for use of land during season of 1917, embraced in parcel T.25 of Terminal Contract No. 8, as per permit dated May 2, 1917.....	3 00

J. E. Clancy and O. G. Richtmyer, Schenectady, for use of land during season of 1917, embraced in parcels 4690 and 4691 of Contract No. 20-D, as per permit dated May 2, 1917....	\$10 00
Myron L. Dewitt, Palmyra, season of 1917, between old Erie canal and Button farm, as per permit dated May 2, 1917...	7 50
John Harris, Comstock, for use of land during season of 1917, embraced in parcels 341, 348 and 736 of Contract No. 15, as per permit dated May 2, 1917.....	10 00
Roland Hall, Waterford, for use of land during season of 1917, embraced in parcel 2257 of Contract No. 14, as per permit dated May 3, 1917.....	50 00
Robert Bowe, Fort Edward, for use of land during season of 1917, embraced in parcels 502 and 503 of Contract No. 27, as per permit dated May 3, 1917.....	25 00
Charles Orlop, Niskayuna, for use of land during season of 1917, embraced in parcels 1936 and 1937 of Contract No. 14, as per permit dated May 9, 1917.....	25 00
Charles Hendershot, Amsterdam, for use of land during season of 1917, embraced in parcels 3330 and 3332 of Contract No. 20-D, as per permit dated May 9, 1917.....	4 00
Mrs. Martin Vrooman, Randall, for use of land during season of 1917, embraced in parcel 643 of Contract No. 14 and parcel 4026 of Contract No. 20-D, as per permit dated May 9, 1917.	18 00
Lambert R. Hall, Stokes, for use of land during season of 1917, embraced in parcels 1883, 1120 and 1877 of Contract No. 55, as per permit dated May 9, 1917.....	26 00
Henry C. Peck, Schuylerville, for use of land during season of 1917, embraced in parcel 55 of Contract No. 1, as per permit dated May 9, 1917.....	25 00
John H. Burns, Patrick F. Burns, Mary Murray, Elizabeth Cavanaugh and Catherine Curran Wolf, Fort Edward, for use of land during season of 1917, embraced in parcel 500 of Contract No. 27, as per permit dated May 9, 1917.....	10 00
George Beyeler, Rochester, for use of land during season of 1917, embraced in parcel 2341 of Contract No. 21, as per permit dated May 9, 1917.....	20 00
A. H. Snyder, Fort Edward, for use of land during season of 1917, embraced in parcel 515 of Contract No. 26, as per permit dated May 10, 1917.....	15 00
Timodee DarCangolis, Fort Plain, for use of land during season of 1917, embraced in parcel 4512 of Contract No. 20-B, as per permit dated May 14, 1917.....	8 00
A. W. Post, Fonda, for use of land during season of 1917, embraced in parcel 1258 of Contract No. 20, as per permit dated May 14, 1917.....	25 00
Aaron Eaton, Frankfort, for use of land during season of 1917, embraced in parcels 4392-1799 of Contract No. 30, as per permit dated May 15, 1917.....	10 00
E. S. Lamberson, Frankfort, for use of land during season of	

80 **REPORT OF SUPERINTENDENT OF PUBLIC WORKS**

1917, embraced in parcels 3488, 3491-3247 and 3676 of Contract No. 30, as per permit dated May 15, 1917.....	\$35 00
De'os Carr, Port Byron, for use of land during season of 1917, near Mosquito Point in town of Mentz, as per permit dated May 15, 1917	5 00
J. M. Marshall, Port Johnson, for use of land during season of 1917, embraced in parcel 4527 of Contract No. 20-D, as per permit dated May 15, 1917.....	5 00
Elmer Newkirk, Auriesville, for use of land during season of 1917, embraced in parcel 4500 of Contract No. 20-D, as per permit dated May 15, 1917.....	10 00
Ehle Brothers, Fort Plain, for use of land during season of 1917, between bridges 117 and 118 west of Fort Plain, as per permit dated May 15, 1917.....	6 00
H. Smith Guyer, Crescent, for use of land during season of 1917, embraced in parcels 2213 and 2358 of Contract No. 14, as per permit dated May 15, 1917.....	50 00
Wasył Yaskow, Lyons, for use of land during season of 1917, embraced in parcels 3156 and 3062 of Contract No. 43, as per permit dated May 15, 1917.....	62 50
A. Van Tassell, Comstock, for use of land during season of 1917, embraced in parcel 328 of Contract No. 15, as per permit dated May 17, 1917.....	10 00
C. H. Gilbert, Fort Edward, for use of land during season of 1917, embraced in parcels 113-131 and 132 of Contract No. 3, as per permit dated May 19, 1917.....	5 00
Carl Smith, Fort Edward, for use of land during season of 1917, embraced in parcel 3236 of Contract No. 1, as per permit dated May 19, 1917.....	15 00
John J. Hurley, Fort Edward, for use of land during season of 1917, embraced in parcel 491 of Contract No. 27, as per permit dated May 21, 1917.....	25 00
J. F. Dickenson, Fort Edward, for use of land during season of 1917, embraced in parcel 501 of Contract No. 27, as per permit dated May 21, 1917.....	5 00
Frank T. Pearse, Vischer's Ferry, for use of land during season of 1917, embraced in parcels 2253 and 2359 of Contract No. 14, as per permit dated May 21, 1917.....	75 00
Wm. H. Pulis, Fultonville, for use of land during season of 1917, embraced in parcel 4059 of Contract No. 20-D, as per permit dated May 25, 1917.....	8 00
T. P. Bowler, Fonda, for use of land during season of 1917, embraced in parcel 4059 of Contract No. 20-D, as per permit dated May 25, 1917.....	5 00
Ernest Frieling, Martinsville, for use of land during season of 1917, embraced in parcel 1426 of Contract No. 19, as per permit dated May 25, 1917.....	5 00
Charlotte T. Urban, Schenectady, for use of land during season of 1917, embraced in parcel 4052 of Contract No. 20-D, as per permit dated May 25, 1917.....	5 00

REPORT OF SUPERINTENDENT OF PUBLIC WORKS 81

John Peters, Rotterdam, for use of land during season of 1917, in the bed of old Erie canal, as per permit dated May 25, 1917	\$5 00
John Goodbread, Little Falls, during season of 1917, west of Indian Castle, as per permit dated May 25, 1917.....	35 00
Wright Brothers, Smiths Basin, for use of land during season of 1917, embraced in parcel 484, of Contract No. 25, as per permit dated June 1, 1917.....	25 00
W. H. Newton, Hudson Falls, for use of land during season of 1917, embraced in parcel 482 of Contract No. 27, as per permit dated June 1, 1917.....	15 00
A. Wissenger, Fort Edward, for use of land during season of 1917, embraced in parcel 503 of Contract No. 27, as per permit dated June 1, 1917.....	5 00
George A. Rioux, Waterford, for use of land during season of 1917, embraced in parcels 2209, 2212 and 2113 of Contract No. 14, as per permit dated June 1, 1917.....	25 00
Fred Overacker, Melrose, for use of land during season of 1917, embraced in parcel 4422 of Contract No. 71-A, as per permit dated June 4, 1917.....	35 00
W. W. Pattison, Fort Edward, for use of land during season of 1917, embraced in parcel 966 of Contract No. 1, as per permit dated June 4, 1917.....	50 00
Perr Johnson, Schuylerville, for use of land during season of 1917, embraced in parcel 2550 of Contract No. 73, as per permit dated June 4, 1917.....	25 00
Daniel M. Cahill, Hudson Falls, for use of land during season of 1917, embraced in parcel 470 of Contract No. 25, as per permit dated June 4, 1917.....	10 00
H. T. Dodge, Frankfort, for use of land during season of 1917, embraced in parcel 2249 of Contract No. 30, as per permit dated June 8, 1917.....	25 00
Isaac Suits, Fonda, for use of land during season of 1917, em- braced in parcel No. 3502 of Contract No. 20-D, as per per- mit dated June 11, 1917.....	2 50
James W. Harder, Mohawk, for use of land during season of 1917, embraced in parcel 1618 of Contract No. 30, as per permit dated June 13, 1917.....	15 00
W. C. Palmatier, Lyons, for use of land during season of 1917, in the village of Lyons, as per permit dated June 13, 1917..	5 00
W. E. Thomas, Marcy, for use of land during season of 1917, embraced in parcels 1585, 1605 and 1608 of Contract No. 42, as per permit dated June 28, 1917.....	5 00
John G. Sherman, Greenwich, for use of land during season of 1917, embraced in parcel 56 of Contract No. 1, as per permit dated June 30, 1917.....	25 00
James Knox, Fort Edward, for use of land during season of 1917, embraced in parcel 512 of Contract No. 27, as per permit dated July 1, 1917.....	10 00
Harry Wollaber, Ilion, for use of land during the season of	

82 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

1917, embraced in parcel 3362 of Contract No. 30, as per permit dated July 3d, 1917.....	\$10 00
Mrs. Sarah A. Davidson, Hudson Falls, for use of land during season of 1917, embraced in parcels 458-461 and 465 of Contract No. 25, as per permit dated July 10, 1917.....	8 00
O. A. Reed, Melrose, for use of land during season of 1917, embraced in parcel 4419 of Contract No. 71-A, as per permit dated July 13, 1917.....	5 00
James T. Devins, Herkimer, for use of land during season of 1917, embraced in parcel 4191 of Contract No. 30, as per permit dated July 13, 1917.....	5 00
N. F. Van Vranken, Schenectady, for use of land during season 1917, embraced in parcel 2363 of Contract No. 14, as per permit dated August 6, 1917.....	30 00
Pasquale DiMezza, Amsterdam, for use of land during season of 1918, embraced in parcels 3151, 3255, 3322, 3331, 3327, 3326 and 3657 of Contract No. 20-D, as per permit dated August 30, 1917.....	20 00
Lewis L. Fellows, Rexfords, for use of land during season of 1917, embraced in parcel 2360 of Contract No. 14, as per permit dated September 15, 1917.....	10 00
Charles H. Whitmyer, Schenectady, for use of land during season of 1918, embraced in parcel 668 of Contract No. 14, as per permit dated October 8, 1917.....	30 00
Frank A. Wilcox, Pattersonville, for use of land during season of 1918, embraced in parcel 4509 of Contract No. 20-D, as per permit dated October 19, 1917.....	65 00
Mary E. McDonnell & Bro., Mechanicville, for use of land during the season of 1918, embraced in parcel 2147 of Contract No. 71-A, as per permit dated October 23, 1917.....	5 00
John P. Jaeschke, Pittsford, for use of land during the season of 1918, embraced in parcel 3909 of Contract No. 63 and parcel 1446 of Contract No. 41, as per permit dated October 25, 1917	75 00
Harold B. Richardson, Rome, for use of land during season of 1918, embraced in parcels 2501 and 2495 of Contract No. 43, as per permit dated November 1, 1917.....	40 00
Mrs. Mary Reinhart, Fort Plain, for use of land during season of 1918, embraced in parcel 4838 of Contract No. 20-B, as per permit dated November 1, 1917.....	15 00
Joseph Disboro, Amsterdam, for use of land during season of 1918, at Cranesville, as per permit dated November 13, 1917.	5 00
Wm. F. Wilson, Mechanicville, for use of land during season of 1918, embraced in parcel 2175 of Contract No. 71-A, as per permit dated November 22, 1917.....	25 00
Wm. R. Massie, Mechanicville, for use of land during season of 1918, embraced in parcel 2175 of Contract No. 71-A, as per permit dated November 27, 1917.....	13 00
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	\$3,451 00
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APPENDIX "C"

Received for rentals other than for farming purposes

Timothy Cronin, for rental of house at Baldwinsville from December 1, 1916 to December 1, 1917.....	\$96 00	
Bergen & Co., for rental of premises within the lands appropriated for Barge Canal terminals at Newtown Creek, from December 1, 1916 to March 1, 1917.....	375 00	
Beechnut Packing Co., for privilege of constructing and maintaining building at Canajoharie and a retaining wall across the Erie canal at Bowman creek at an annual rental of \$75, as per permit dated December 5, 1916.....	75 00	
N. Bottigliere, for use of land for storage purposes along the Champlain canal at Whitehall at annual rental of \$10, as per permit dated December 13, 1916.....	10 00	
P. McGovern & Co., for rental of premises within lands appropriated for Barge Canal terminals at Long Island City, from December 1, 1916 to December 1, 1917.....	3,266 67	
E. J. Conlon Co., for rental of premises within lands appropriated for Barge Canal terminals at Troy, from August 11 to October 11, 1916.....	500 00	
Charles J. Servoss, for rental of lands between Barge and old Erie canal at Macedon at an annual rental of \$10.....	10 00	
Burns Brothers Ice Corporation, for rental of land for storage purposes during year 1915, embraced within parcel 1983 of Contract No. 14, for C. Burton Rice.....	\$25 00	
Use of above land for building during year 1917.	100 00	
	<hr/>	125 00
Wm. Baker, for rental of premises within lands appropriated for Barge Canal terminals at Gowanus Bay, from January 1, 1917 to January 1, 1918.....	100 00	
Remington Arms Co., for privilege of constructing and temporarily maintaining building on berme side of canal between bridges 153 and 154 at Ilion, for year 1917, as per permit dated February 16, 1915.....	200 00	
Lockport & Newfane Mill Owners Association, in payment for water to be furnished between the dates of January 6 and July 6, 1917.....	\$3,750 00	
Less rebate for water the State was unable to furnish between the dates of July 6, 1916 and January 6, 1917.....	2,499 68	
	<hr/>	1,250 32
Lockport & Newfane Mill Owners Association, in payment for water to be furnished between the dates of July 6, 1917 and January 6, 1918.	\$3,750 00	
Less rebate for water the State was unable to furnish between the dates of January 6 and July 6, 1917.....	1,212 32	
	<hr/>	2,537 68

84 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

C. H. Young, for privilege of constructing and temporarily maintaining building on parcel 4436 of Contract No. 37, as per permit dated February 11, 1915.....	\$25 00
Daniel Norton, for rental of island in canalized Mohawk river at Crescent and privilege of erecting a building thereon, as per permit dated January 17, 1916.....	100 00
Caroline Rooney, for rental of State land at North Tonawanda, as per permit dated April 13, 1916. Annual rental.	25 00
Geo. B. Hahn, for privilege of temporarily occupying a barn on parcel 4827 of Contract "D" as per permit dated May 23, 1916. Rental November 23, 1916 to November 23, 1917.	24 00
John E. Schuyler, for privilege of constructing and temporarily maintaining building at Little Falls, as per permit dated April 19, 1916. Annual rental.....	60 00
Beechnut Packing Co., for privilege of constructing and maintaining building at Canajoharie, as per permit dated March 27, 1916. Annual rental.....	50 00
H. P. Hamlin, for rental of land at Ilion, as per permit dated May 5, 1915. Annual rental.....	60 00
Jonas Ravenscroft, for privilege of constructing and temporarily maintaining an addition to his mill on State land, Cohoes, as per permit dated May 3, 1917. Annual rental..	10 00
Flagg Storage & Warehouse Co., for privilege of constructing and temporarily maintaining addition to its warehouse in Syracuse, as per permit dated May 9, 1917. Annual rental.	50 00
F. W. Woolley, for rental of land in Ilion as per permit dated May 25, 1915. Annual rental.....	50 00
Adirondack Electric Power Corporation, for privilege of reinforcing poles of transmission line from Mechanicville to Watervliet, as per permit dated July 7, 1916. Rental from February 18, 1917 to February 18, 1918.....	150 00
American Locomotive Co., for privilege of maintaining scale house and switch railroad track at Schenectady, as per permit dated July 3, 1914. Annual rental.....	75 00
James E. Clonin, rental of premises within lands appropriated for Barge Canal terminals at Hallets Cove, from October 1, 1916, to August 31, 1917.....	1,451 67
W. G. Humphrey, for privilege of constructing and temporarily maintaining wagon shed on State land at Buffalo, as per permit dated July 31, 1917. Annual rental.....	25 00
E. E. Burleigh, for rental of land at Hinmansville, as per permit dated May 10, 1915. Annual rental.....	10 00
Atlas Knitting Co., for use of land at Amsterdam, as per permit dated September 10, 1915. Annual rental.....	100 00
Canajoharie Milk Co., for privilege of constructing and temporarily maintaining building on State land in Canajoharie, as per permit dated October 11, 1917. Annual rental.....	35 00
James W. Schulta, for privilege of constructing and temporarily maintaining buildings on State land in village of Canajoharie, as per permit dated October 11, 1917. Annual rental.	35 00

D. S. Burleigh, Assistant Superintendent, from:
 Frank Bianco, for rental of house at Baldwinsville, month of
 November \$8 00

\$10,869 84

APPENDIX "D"

Received for sale of sand and gravel

W. S. Hamlin, Assistant Superintendent, from:
 Jesse L. Goeway, for 80 yds. of sand from spoil
 bank at Schenectady..... \$8 00
 P. F. Van Evers, for 16 yds. of sand from spoil
 bank at Canajoharie 2 40
 W. S. Martin, for 20 yds. from site of Contract
 No. 20-D 2 00
 J. H. Fraking, for 25 yds. of gravel from spoil
 bank near lock 23..... 2 50
 \$14 90

D. S. Burleigh, Assistant Superintendent, from:
 W. J. Luke, for 28 yds. of gravel from State land
 near Brewerton \$7. 00.

From State land at Phoenix:

Mrs. A. E. Betts, 1 yd..... 25
 D. E. Wadsworth, 73 yds..... 18 75
 C. Brown, 40 yds..... 10 00
 Omar Greg, 4 yds..... 1 00
 B. F. Hess, 26 yds..... 6 50
 D. Harrison, 1 yd..... 25
 A. E. Russ, 4 yds..... 1 00
 S. O. Isham, 4 yds..... 1 00
 C. E. Hutchinson, 2 yds..... 50
 O. F. Nellis, 4 yds..... 1 00
 C. F. Loomis, 1 yd..... 25
 A. Waldron, 3 yds..... 75
 Mrs. Laurie, 6 yds..... 1 50
 E. Dight, 2 yds..... 50
 Sweet Brothers, 2 yds..... 50
 W. H. Wallace, 2 yds..... 50
 Mrs. Remington, 1 yd..... 25
 J. Bentley, 3 yds..... 75
 H. L. Betts, 3 yds..... 75
 B. G. Harrington, 4 yds..... 1 00
 Three River Paper Co., 7 yds..... 1 75
 S. C. Pendergast, 6 yds..... 1 50
 M. Becker, 4 yds..... 1 00
 W. C. Richards, 3 yds..... 75
 T. Calkins, 7 yds..... 1 75
 J. S. Van Dorn, 2 yds..... 50

86 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

Phoenix Toilet Paper Mfg. Co., 17 yds.....	\$4 25	
O. Townsend, 2 yds.....	50	
		<hr/>
		\$66 00
Jacob Allmeroth, Assistant Superintendent, from:		
Herbert P. Ward, for 28 loads of cinders.....	\$7 00	
A. P. Hammon, for 100 yds. of cinders from abandoned bridge approach at Adams Basin.....	5 00	
		<hr/>
		12 00
J. B. Hutchins, Supt. of Repairs, in payment for gravel sold from spoil bank at Schuylerville, as follows:		
Barney Villa, 20 yds.....	\$5 00	
Mrs. M. Tefft, 1 yd.....	25	
John Crowley, 2 yds.....	50	
James McEckron, 3 yds.....	75	
Christopher Miller, 2 yds.....	50	
James Mealey, 4 yds.....	1 00	
George Proper, 1 yd.....	25	
		<hr/>
		8 25
George D. Williams, Division Engineer, from:		
L. L. Streeter, for 30 yds. of gravel from spoil bank on site of Contract No. 20-D.....	\$3 00	
		<hr/>
		3 00
Frank M. Williams, State Engineer, for sale of gravel from spoil bank at Rome:		
Cummings & McCale.....	\$21 75	
George P. Long.....	168 75	
F. C. Rose.....	17 63	
George Egger.....	7 12	
Henry Hanniker.....	117 00	
Ellenger Brothers.....	3 37	
Rome Wire Co.....	425 25	
Charles N. Marsh, Jr.....	6 25	
W. H. Storey.....	2 50	
D. Matti.....	2 50	
John Evans.....	2 00	
H. Pendorf.....	37 75	
C. F. Wolf.....	2 25	
J. A. McDougall.....	1 75	
Thomas Happs.....	2 50	
A. Armstrong.....	1 25	
		<hr/>
		819 62
Beechnut Packing Co., for sand taken from spoil bank on site of Contract No. 20-C, 624 yds.....		93 60
Henry C. Miller, for sand taken from site of Contract No. 70-A, 50 yds.....		5 00
Shepard Brothers Co., for sand taken from site of Contract No. 20-D, 5462 yds.....		546 20

REPORT OF SUPERINTENDENT OF PUBLIC WORKS 87

Isaac Ferry, for sand taken from site of Contract No. 15, 1000 yds	\$100 00
Burroughs Paper Co., for 262 loads of gravel taken from State land at Phoenix.....	65 50
Lupfer & Remick, for gravel taken from spoil banks on site of Contract No. 48, 711 yds.....	177 75
Rome Manufacturing Co., for gravel taken from spoil bank at Rome, 300 yds.....	75 00
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	\$1,986 82
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APPENDIX "E"

Received for sales of materials other than sand and gravel

W. S. Hamlin, Assistant Superintendent, from:

J. A. Laporte, for old aqueduct timbers.....	\$36 00	
Peter Morfort, for old bridge No. 82.....	50 00	
Shepard Bros. Co., for old aqueduct timbers.....	80 00	
J. Seigel, for old iron.....	184 73	
D. Friedman, for old iron.....	500 00	
Shepard Bros. Co., for old aqueduct timbers....	392 00	
J. W. Schults, for old timber and plank.....	127 81	
Mohawk Valley Waste & Metal Co., for scrap iron	465 18	
John J. Farrell, Jr., for sale of stone.....	37 50	
J. C. Moyer, for old timber.....	4 00	
Mohawk Valley Waste & Metal Co., for scrap iron	196 88	
O. C. Robinson, for scrap iron.....	175 00	
Mohawk Valley Waste & Metal Co., for scrap iron, copper and brass.....	617 32	
Thomas Hucknell, for old timber from aqueducts	4,271 84	
A. A. Parker, for old timber from aqueducts....	750 00	
John C. Sherman, for old lumber from North- umberland bridge.....	200 00	
Jacob Seigel, for old stone crusher.....	75 00	
Jacob Seigel, for scrap iron.....	115 00	
Morris Berkman, for scrap iron.....	40 60	
W. S. Rae, for timber from aqueducts.....	344 85	
P. V. Baird, for scrap iron from old bridges....	2,411 08	
O. C. Robinson, Jr., for scrap iron.....	287 97	
David Proskin, for scrap iron.....	25 00	
	<hr/>	\$11,387 76

D. S. Burleigh, Assistant Superintendent, from:

Walker-Bin Co., for old plank from Liberty St. bridge, Penn Yan.....	\$20 00	
Morris Buckley, for old plank from Liberty St. bridge, Penn Yan.....	15 00	
David Miller, for old plank from Liberty St. bridge, Penn Yan.....	8 50	
	<hr/>	43 50

88 **REPORT OF SUPERINTENDENT OF PUBLIC WORKS**

Jacob Allmeroth, Assistant Superintendent, from:

T. Hamlon Co., for scrap iron.....	\$576 02	
Lehigh Valley Railroad Co., for piling from Weedsport bridge, site of Contract No. 12....	192 15	
Queen City Rag Co., for old engine.....	10 00	
J. J. McCarthy, for scrap iron.....	549 25	
Monroe Iron, Metal & Cooperage Co., for scrap iron.....	137 10	
Solomon Burns, for scrap iron.....	259 21	
Monroe Iron, Metal & Cooperage Co., for scrap steel from Bushnell's Basin.....	490 38	
Jerry McCarthy & Son, for scrap steel sheet pil- ing and old boiler.....	463 80	
		<hr/>
		\$2,677 91

George D. Williams, Division Engineer, from:

F. G. Blanchard, for lumber on site of Terminal Contract No. 18.....	\$75 00	
		<hr/>
		75 00

Patrick O'Grady, Section Supt., from:

David Brosner, for old stone crusher.....	\$25 00	
Holler & Shepard, for two old aqueducts.....	200 00	
		<hr/>
		225 00

Jones Brothers, in payment for old timber and plank from aqueduct at Randall.....		550 00
United States Engineering Dept., in payment for three "I" beams from sloop lock at Troy.....		45 00
Geb & Garvin Yarn Co., in payment for old boiler.....		100 00
Herbert Girvin, for stone crushing plant on parcel No. 3099 of Contract No. 62, as per bill of sale dated July 10, 1917..		1,500 00
New York State Dredging Corporation, for 308 yds. of stone removed from old Erie canal near lock 36.....		30 80
		<hr/>
		\$16,634 97
		<hr/>

APPENDIX " F "

Received for sale of buildings

W. S. Hamlin, Assistant Superintendent, from:

Steve Montenaro, for bridge-tender's house from Union street bridge, Schenectady.....	\$15 00	
H. F. Minch, for old lock-tender's house at Lock 29, old Erie canal.....	10 00	
James T. Devine, for old lock-tender's house from Lock 41, old Erie canal.....	5 00	
		<hr/>
		\$30 00

D. S. Burleigh, Assistant Superintendent, from:

Philix Ross, for old lock house at Baldwins- ville	\$10 00	
		<hr/>
		10 00

REPORT OF SUPERINTENDENT OF PUBLIC WORKS 89

M. F. Dumas, for sale of buildings from Parcels 5103-2576-2578 of Contract No. 73.....	\$60 00
H. S. Kerbaugh, Inc., for buildings at foot of Genesee street, Buffalo, on Parcels 3 and 6 of Terminal Contract No. 21....	125 00
Herman Van Voorhis, for building on Parcel 3909 of Contract No. 63, Bushnell's Basin.....	100 00
John Leggett, for old lock building at Lock 8, Champlain canal.....	50 00
Alvah Bell, for old lock building at Lock 6, Champlain canal.....	50 00
John T. O'Connor, old lock house at Locks 1 and 2, Cayuga and Seneca canal.....	10 00
Johannes Ridderwold, old lock house west of bridge No. 51, Erie canal, Parcel 1087 of Contract No. 14.....	15 00
George B. Dygart, for old bridge-tender's shanty from Main street bridge, Fort Plain.....	4 00
Jos. P. Yatton, for old building located on Parcel T. 13 of Terminal Contract No. 5.....	10 00
Alvah Bell, for old lock-tender's house at Lock 5, old Champlain canal. Bill of sale dated September 6, 1917.....	50 00
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	\$514 00
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APPENDIX "G"

Miscellaneous Receipts

Jacob Allmeroth, Assistant Superintendent:

From Great Lakes Dredge & Dock Co., for use of dredge, 15 days	\$75 00
From Noble Fish Co., for rental of scow, 2 days.....	10 00
From George W. Maltby & Sons Co., for rental of derrick boat and steamer.....	237 53
From New York State Dredging Corporation, for rental of scow, 32 days	160 00
Daniel Norton, Jr., for rental of house boat.....	25 00
Charles Young, for reconveyance of land embraced in Parcel 4467A of Contract No. 20-D, as per resolution of Canal Board, dated November 22, 1916.....	800 00
John I. Ramer, checks deposited with bids on Terminal Contracts Nos. 204 and 205.....	302 00
Lombard Governor Co., refund on oil.....	44 25
Eben G. Gale, for reconveyance of land in maps 890-B and 890-C of Contract No. 12.....	175 00
John A. Van Voast, Attorney for Society of Shakers, for reconveyance of land embraced in maps 4788 and 4795 of Contract No. 20-D.....	127 10
Morrison & Quinn, Inc., for rental of dredge, 19 days.....	190 00
John Agate, for reconveyance of land embraced in maps 2508 and 2509 of Contract No. 63. Deed dated July 25, 1917....	200 00
S. Pearson & Son, Inc., for fender to replace one broken at Lock 2, Waterford.....	7 50

David Harparding, for reconveyance of land embraced in map 4277-A of Contract "B".....	\$50 00
R. B. Wing & Son, for lamps purchased by State for Contract No. 159 until contract lamps were delivered.....	39 50
Lake Champlain Transportation Co., for 500 copies of pamphlets	25 00
I. M. Ludington's Sons, Inc., for rental of scow, 8 days.....	40 00
New York State National Bank, interest on deposits.....	427 34
Standard Oil Company, for reconveyance of land embraced in map 369 of Contract 15.....	900 00
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	\$3,835 22
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APPENDIX "H"

Fees Received for Filing Liens, Mortgages and Making Searches of Canal Boats

Estate of M. Doran.....	\$3 00
Foley & Martin.....	6 00
Wm. J. Warwick.....	5 50
A. S. Annis.....	1 75
Shippers Navigation Co., Inc.....	30 75
Frank H. Knight.....	4 00
H. J. Curtis.....	2 00
Frank K. Robinson.....	50
George Taylor.....	2 00
Rome Trust Co.....	25
Austin & McKown.....	25
James Shean.....	50
Piper & Pendergast.....	50
Wm. H. & Orville Dunn.....	25
R. Lawrence Smith.....	75
H. H. Ingham.....	25
McFarlan, Taylor & Costello.....	25
National Bank of North Tonawanda.....	25
A. J. Littlejohn.....	2 50
Levis S. Chapman.....	25
Orson A. Raynor.....	50
Thomas P. Haley.....	4 00
George J. Smith.....	25
John J. Warner.....	75
Henry Walrod.....	25
Warren, Schuster & Case.....	75
P. Jesse Matton.....	25
Albert T. Eckert.....	75
Stanley & Gridley.....	5 50
Long Island Barge Co.....	25
Alfred Collins.....	1 00
James Dolan.....	25
Grigg Brothers & Rulison.....	25
Almon E. Martin.....	25

Hunt, Hill & Betts.....	\$0 75
Albert E. Eckel.....	25
W. E. Cleary.....	25
Charles E. Ryan.....	25
S. J. Kelly.....	25
Water Service Commission, Oswego.....	2 00
Martin S. Gibbs.....	1 50
Brown & Groves.....	25
Dennis L. Crowley.....	25
Otto H. Griesbach.....	25
John Dunn.....	25
J. A. Adams & Co.....	75
John A. Kelly.....	25
George C. DeLacy.....	50
Henry L. Toohey.....	25
H. C. Tanner.....	25
A. E. Blauvelt.....	25
Palmyra Sand Co.....	1 25
W. W. Doloff.....	25
F. W. Pickenburg.....	50
McMahon & McMahon.....	25
Benjamin F. Levy.....	25
Merton S. Cobbs.....	50
H. Lincoln Gifford.....	25
Clark H. Zimmerman.....	7 75
John E. Richardson.....	25
S. C. Huntington.....	3 00
Bey & Bey.....	25
Curtis & Warren.....	25
Stanley & Gridley.....	50
Fred Romansky.....	25
Wm. K. Harvey.....	25
Crisp, Randall & Crisp.....	25
Ward.....	50
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	\$101 50
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APPENDIX "I"

From H. S. Loucks, Inspector of Steam Vessels, fees collected for inspection of steam vessels and issuing original and renewal of license, pursuant to chapter 42, Laws of 1909:

1916.	
December	\$9 00
1917.	
January	8 00
March	9 00
April	89 00
May	598 50

1917

June	\$669 50
July	948 00
August	1,023 00
September	315 00
October	120 00
November	17 00
	<hr/>
	\$3,806 00

From M. S. Kelsey for renewal of license.....	\$3 00
From A. C. Snyder for renewal of license.....	3 00
From Eugene W. Cole for renewal of license.....	3 00
From S. P. Johnson for original license.....	5 00
From Wm. B. Britten for renewal of license.....	3 00
From Patrick Benson for renewal of license.....	3 00
From Wm. A. Goodfriend for renewal of license.....	3 00
From John J. Blumer for renewal of license.....	3 00
From Wm. F. Cugham for renewal of license.....	3 00
From John W. Rounds for renewal of license.....	3 00
From Chas. E. Carpenter for original license.....	5 00
From F. Martel for renewal of license.....	3 00
From Albert Mero for renewal of license.....	3 00
From C. A. Boeck for original license.....	5 00
From W. I. Lower for renewal of license.....	3 00
From Edw. H. Lowell for renewal of license.....	3 00
From Wm. Dart for renewal of license.....	3 00
From H. E. Clair for renewal of license.....	3 00
From Adolph Rovito for renewal of license.....	3 00
From Ira L. Williamson for original license.....	5 00
From A. A. Brand for original license.....	5 00
From W. J. Pulver for original license.....	5 00
From M. T. Hourigan for renewal of license.....	3 00
From Clifford Wood for renewal of license.....	3 00
From W. L. Reed for renewal of license.....	3 00
From W. L. Reed for renewal of license.....	3 00
From F. M. Warner for renewal of license.....	3 00
From H. E. Burton for renewal of license.....	3 00
From John Perry for renewal of license.....	3 00
From F. S. Tower for renewal of license.....	3 00
From M. J. Reddy for original license	5 00
From Patrick Duffy for original license.....	5 00
From E. Mansfield for renewal of license.....	3 00
From George Mack for renewal of license.....	3 00
From F. E. Kinnie for renewal of license.....	3 00
From Jos. Hamilton for renewal of license.....	3 00
From Charles Miller for original license.....	5 00
From E. L. Hildebrant for renewal of license.....	3 00
From Wm. H. Beswick for renewal of license.....	3 00
From E. L. Hildebrandt for original license.....	5 00

From James V. Ibbs for renewal of license.....	\$3 00
From George McKey for renewal of license.....	3 00
From E. J. DeWitt for renewal of license.....	3 00
From Thomas S. Hughes for renewal of license.....	3 00
From George E. Barber for renewal of license.....	3 00
From L. G. Barber for renewal of license.....	3 00
From F. McLaughlin for renewal of license.....	3 00
From A. Guernsey for renewal of license.....	3 00
From F. A. Rogers for renewal of license.....	3 00
From E. J. Fowler for renewal of license.....	3 00
From A. J. Brandt, Jr., for renewal of license.....	3 00
From C. S. Burleigh for renewal of license.....	3 00
From James L. Fay for renewal of license.....	3 00
From B. M. Bellows for original license.....	5 00
From F. A. Clapham for renewal of license.....	3 00
From W. H. Ward for original license.....	5 00
From L. V. Ward for original license.....	5 00
From Edw. J. Ward for renewal of license.....	3 00
From Charles O. Loveless for original license.....	5 00
From Christian Fusz for original license.....	5 00
From E. J. Derby for original license.....	5 00
From R. J. Garrity for original license.....	5 00
From N. N. Odell for original license.....	5 00
From Frank Netter for original license.....	5 00
From Chauncey Dell for original license.....	5 00
From Wm. Harris for renewal of license.....	3 00
From A. C. Gillie for renewal of license.....	3 00
From Ed. F. Miller for original license.....	5 00
From Clarence Sanborn for renewal of license	3 00
From D. E. Connors for renewal of license.....	3 00
From Wm. J. Mago for renewal of license.....	3 00
From Charles McCormick for renewal of license.....	3 00
From Wm. Dunn for renewal of license.....	3 00
From C. G. Van Skoick for renewal of license.....	3 00
From W. A. Ferris for renewal of license.....	3 00
From S. Evenden for original license.....	5 00
From John Shorter for renewal of license.....	3 00
From A. P. Gutchess for renewal of license.....	3 00
From B. R. Latimore for original license.....	5 00
From I. L. Latimore for original license.....	5 00
From Emil Pearson for renewal of license.....	3 00
From Thomas Murphy for original license.....	5 00
From L. P. Miller for original license.....	5 00
From Frank Best for original license.....	5 00
From Paul Maltaes for original license.....	5 00
From H. E. Graham for original license.....	5 00
From H. D. Frantz for renewal of license.....	3 00
From Ernest Day for renewal of license.....	3 00
From C. A. Brooks for renewal of license.....	3 00

94 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

From J. H. Pulver for original license.....	\$5 00
From Charles VanAllen for original license.....	5 00
From J. H. Sunkes for original license.....	5 00
From R. Wells for renewal of license.....	3 00
From George Westcott for original license.....	5 00
From C. Smith for renewal of license.....	3 00
From John T. Graham for renewal of license.....	3 00
From Eric Thornton for original license.....	5 00
From George W. Vredenburg for original license.....	5 00
From M. F. Hoke for renewal of license.....	3 00
From Charles H. Mason for renewal of license.....	3 00
From Wm. E. Eldred for renewal of license.....	3 00
From W. W. West for renewal of license.....	3 00
From Charles F. Heiland for renewal of license.....	3 00
From George D. Walker for original license.....	5 00
From W. K. Smith for original license.....	5 00
From Daniel O'Brien for original license.....	5 00
From Wm. L. Chamberlain for original license.....	5 00
From A. P. Graves for renewal of license.....	3 00
From F. B. Williams for renewal of license.....	3 00
From Charles A. Button for renewal of license.....	3 00
From George N. Fisher for renewal of license.....	3 00
From George Pfohl for renewal of license.....	3 00
From Robert Searle for renewal of license.....	3 00
From Wm. Dobson for renewal of license.....	3 00
From Frank Van Zile for original license.....	5 00
From Ward Compson for original license.....	5 00
From James Arquette, Jr., for renewal of license.....	3 00
From C. D. Hawks, Jr., for renewal of license.....	3 00
From J. H. McConnell for renewal of license.....	3 00
From Wm. Sweazey for renewal of license.....	3 00
From Wm. H. Lane for renewal of license.....	3 00
From Calvin Sweazey for renewal of license.....	3 00
From Roy C. Shurger for renewal of license.....	3 00
From Paul Klinke for renewal of license.....	3 00
From James V. Quick for renewal of license.....	3 00
From F. A. Allburger for renewal of license.....	3 00
From E. W. Sutton, Jr., for renewal of license.....	3 00
From Matt Brace for renewal of license.....	3 00
From Wm. Brennan for renewal of license.....	3 00
From James B. Hoyt for original license.....	5 00
From F. Roneker, Jr., for original license.....	5 00
From B. N. Mago for renewal of license.....	3 00
From Wm. Murphy for renewal of license.....	3 00
From L. D. Kropp for original license.....	5 00
From Jos. DeWitt for original license.....	5 00
From R. J. O'Connor for original license.....	5 00
From John Haynor for original license.....	5 00
From Richard Fox for original license.....	5 00

From J. H. Steiner for original license.....	\$5 00
From Jacob C. Steiner for original license.....	5 00
From L. R. Pierce for renewal of license.....	3 00
From J. Bartholmew for renewal of license.....	3 00
From Arthur Steiner for original license.....	5 00
From Harold Hortel for original license.....	5 00
From John Chester for original license.....	5 00
From M. Hosfield for original license.....	5 00
From H. P. Welch for original license.....	5 00
From F. L. Mago for renewal of license.....	3 00
From Arthur Welch for renewal of license.....	3 00
From F. Bloomenthall for renewal of license.....	3 00
From F. M. Buttrick for renewal of license.....	3 00
From George A. Johnson for renewal of license.....	3 00
From Frank Warren for renewal of license.....	3 00
From A. S. Clifford for renewal of license.....	3 00
From George Church for renewal of license.....	3 00
From Wm. F. Warren for renewal of license.....	3 00
From V. S. Ervin for renewal of license.....	3 00
From E. W. Sutton for renewal of license.....	3 00
From H. M. Mix for renewal of license.....	3 00
From Clarence Fix for original license.....	5 00
From Wm. Steffin for original license.....	5 00
From Fred Engle for original license.....	5 00
From A. C. Towns for original license.....	5 00
From James Reed for original license.....	5 00
From Douglas LaTour for original license.....	5 00
From J. H. Hunt for original license.....	5 00
From I. J. Laning for renewal of license.....	3 00
From Wm. Congdon for renewal of license.....	3 00
From Ray Wordworth for renewal of license.....	3 00
From John Hettrick for original license.....	5 00
From George Bryant for original license.....	5 00
From Jesse Van Order for renewal of license.....	3 00
From Peter Dougherty for original license.....	5 00
From F. N. Howell for renewal of license.....	3 00
From Gordon Gagan for renewal of license.....	3 00
From Fred Verdier for renewal of license.....	3 00
From David Sutton for renewal of license.....	3 00
From Henry Van Hovenburgh for renewal of license.....	3 00
From George Wagner, Jr., for renewal of license.....	3 00
From Charles Ronspeer for original license.....	5 00
From George Forgar for original license.....	5 00
From Arnold Burr for original license.....	5 00
From John Clover for original license.....	5 00
From Butler Brown for original license.....	5 00
From W. E. Cross for renewal of license.....	3 00
From James T. Sheehan for original license.....	5 00
From Wm. J. Pickett for original license.....	5 00

From L. O. Fountain for original license.....	\$5 00
From Charles W. McCabe for renewal of license.....	3 00
From James R. Edwards for renewal of license.....	3 00
From A. P. Root for renewal of license.....	3 00
From E. E. Fish for renewal of license.....	3 00
From W. B. Kerst for renewal of license.....	3 00
From R. H. Parker for renewal of license.....	3 00
From James Joseph for renewal of license.....	3 00
From W. F. Emerson for renewal of license.....	3 00
From Moris Hale for original license.....	5 00
From Moris Hale for renewal of license.....	3 00
From Arnold Hale for renewal of license.....	3 00
From Arnold Hale for original license.....	5 00
From C. H. Rice for original license.....	5 00
From Arthur Rice for original license.....	5 00
From L. F. Gallagher for original license.....	5 00
From Seymour Covey for original license.....	5 00
From F. D. Carlin for renewal of license.....	3 00
From W. W. Smith for renewal of license.....	3 00
From F. E. Brown for renewal of license.....	3 00
From Geo. H. Carlin for renewal of license.....	3 00
From B. J. Brewster for renewal of license.....	3 00
From Allie Leffler for renewal of license.....	3 00
From F. E. Brown for renewal of license.....	3 00
From Charles Brewster for renewal of license.....	3 00
From John Flaherty for renewal of license.....	3 00
From George R. Ballard for renewal of license.....	3 00
From Wm. Glesner for renewal of license.....	3 00
From John Hadock for renewal of license.....	3 00
From George Bernap for renewal of license.....	3 00
From J. H. Wellington for renewal of license.....	3 00
From L. D. Kilbourn for renewal of license.....	3 00
From Fred Trottier for renewal of license.....	3 00
From James Goodwin for renewal of license.....	3 00
From G. A. Kenwell for renewal of license.....	3 00
From Clarence Lee for renewal of license.....	3 00
From J. M. Allesbury for renewal of license.....	3 00
From Ellwood Searl for renewal of license.....	3 00
From Cecil Edwards for original license.....	5 00
From E. S. Haywood for original license.....	5 00
From H. F. Bowman for renewal of license.....	3 00
From W. J. Miller for original license.....	5 00
From H. J. Abbott for renewal of license.....	3 00
From A. A. Turner for original license.....	5 00
From Forsythe Ward for original license.....	5 00
From J. H. Nelson for original license.....	5 00
From Roy W. Randall for original license.....	5 00
From Edwin Ball for renewal of license.....	3 00
From Wm. Ball for renewal of license.....	3 00

From E. B. Barrett for renewal of license.....	\$3 00
From Wm. Maloney for renewal of license.....	3 00
From John Rivett for renewal of license.....	3 00
From M. A. Brush for renewal of license.....	3 00
From Frank Ritz for renewal of license.....	3 00
From C. S. Covey for original license.....	5 00
From H. Linnforth for renewal of license.....	3 00
From R. W. Randall for original license.....	5 00
From W. H. Weedmarsk for original license.....	5 00
From H. G. Bird for original license.....	5 00
From E. L. Marks for renewal of license.....	3 00
From T. A. Clark for renewal of license.....	3 00
From Charles A. Covey for renewal of license.....	3 00
From Adelbert Phelps, Jr., for original license.....	5 00
From J. B. Balderson for renewal of license.....	3 00
From Fred Howland for renewal of license.....	3 00
From Geo. B. Aber for renewal of license.....	3 00
From R. Bennett for renewal of license.....	3 00
From John Olson for renewal of license.....	3 00
From S. Howland for renewal of license.....	3 00
From A. F. Fulton for renewal of license.....	3 00
From George A. Schomp for renewal of license.....	3 00
From H. J. Batterson for renewal of license.....	3 00
From W. M. Leonard for renewal of license.....	3 00
From A. B. West for renewal of license.....	3 00
From Don Conroy for renewal of license.....	3 00
From Ray Scanlon for renewal of license.....	3 00
From Edward F. Sharkey for original license.....	5 00
From W. Howland for renewal of license.....	3 00
From J. A. Therre for renewal of license.....	3 00
From J. A. Therre for renewal of license.....	3 00
From J. A. McWilliams for renewal of license.....	3 00
From C. C. Ripka for original license.....	5 00
From W. G. Bennett for renewal of license.....	3 00
From E. P. Aubeuf for renewal of license.....	3 00
From W. A. Esterbrook for renewal of license.....	3 00
From W. A. Esterbrook for original license.....	5 00
From Wm. H. Nichols for original license.....	5 00
From W. H. Nichols for renewal of license.....	3 00
From Stephen Halstead for renewal of license.....	3 00
From Stephen Halstead for renewal of license.....	3 00
From Jennie Halstead for renewal of license.....	3 00
From George W. Vredenburg for original license.....	5 00
From Carlton Mooney for renewal of license.....	3 00
From Jerome Draper for original license.....	5 00
From W. V. Long for renewal of license.....	3 00
From Grayden Long for renewal of license.....	3 00
From C. L. Lewis for renewal of license.....	3 00
From E. A. Dufour for original license.....	5 00

From J. J. Barber for renewal of license.....	\$3 00
From I. Anderson for renewal of license.....	3 00
From Philo Pool for renewal of license.....	3 00
From F. B. Parrish for renewal of license.....	3 00
From L. L. Rosa for renewal of license.....	3 00
From C. J. Covey for renewal of license.....	3 00
From Ed. Covey for renewal of license.....	3 00
From Ora Covey for renewal of license.....	3 00
From W. R. Tooley for renewal of license.....	3 00
From H. E. DeGamo for renewal of license.....	3 00
From Adolph Walkley for renewal of license.....	3 00
From G. L. Washburn for original license.....	5 00
From D. C. Walkley for renewal of license.....	3 00
From E. B. Mealey for renewal of license.....	3 00
From C. E. DeBoise for renewal of license.....	3 00
From E. E. Watson for renewal of license.....	3 00
From J. J. Henry for renewal of license.....	3 00
From L. A. Withey for renewal of license.....	3 00
From J. Deagan, Jr., for renewal of license.....	3 00
From M. Lewis for renewal of license.....	3 00
From O. A. Baker for renewal of license.....	3 00
From Bat Scanlon for renewal of license.....	3 00
From A. D. Brotherton for renewal of license.....	3 00
From P. B. Palmer for renewal of license.....	3 00
From L. A. Sayar for renewal of license.....	3 00
From J. M. Follett for renewal of license.....	3 00
From W. E. Ayling for original license.....	5 00
From S. G. Scott for renewal of license.....	3 00
From H. G. Graf for renewal of license.....	3 00
From Wm. H. Parkef for renewal of license.....	3 00
From C. Ernenvine for renewal of license.....	3 00
From Henry Hattes for renewal of license.....	3 00
From John Van Schoick for renewal of license.....	3 00
From H. J. Sarvis for renewal of license.....	3 00
From Ward Schooley for renewal of license.....	3 00
From Gus Anderson for renewal of license.....	3 00
From Norman Merritt for renewal of license.....	3 00
From Henry Thomas for original license.....	5 00
From Lloyd Winslow for renewal of license.....	3 00
From H. G. Linsley for renewal of license.....	3 00
From H. C. Loehfelm for renewal of license.....	3 00
From L. A. Withey for original license.....	5 00
From F. S. Wells for original license.....	5 00
From H. Hammond for renewal of license.....	3 00
From Ennis Cole for renewal of license.....	3 00
From Wm. E. Crandall for renewal of license.....	3 00
From L. L. Staats for renewal of license.....	3 00
From H. R. Pulver for renewal of license.....	3 00
From J. H. Harris for renewal of license.....	3 00

From David Akin for renewal of license.....	\$3 00
From L. E. Trombly for renewal of license.....	3 00
From A. F. Brigganaisse for renewal of license.....	3 00
From Duane Irish for renewal of license.....	3 00
From E. J. Burton for renewal of license.....	3 00
From R. A. Shaw for renewal of license.....	3 00
From C. H. Smith for original license.....	5 00
From S. L. Burgess for original license.....	5 00
From F. W. Hamilton for renewal of license.....	3 00
From N. J. Bird for renewal of license.....	3 00
From E. E. Wilde for renewal of license.....	3 00
From John L. Washburn for renewal of license.....	3 00
From O. G. Butterfield for renewal of license.....	3 00
From W. H. Horton for renewal of license.....	3 00
From A. A. Fisher for renewal of license.....	3 00
From Wesley Finkle for renewal of license.....	3 00
From Moses Blow for renewal of license.....	3 00
From D. E. Truesdale for renewal of license.....	3 00
From Jos. H. Harris for original license.....	5 00
From Cromwell Barber for renewal of license.....	3 00
From L. H. Davis for renewal of license.....	3 00
From S. M. Henderson for renewal of license.....	3 00
From C. E. Wilson for renewal of license.....	3 00
From L. D. Thompson for renewal of license.....	3 00
From F. R. Smith for renewal of license.....	3 00
From J. J. Mead for renewal of license.....	3 00
From H. H. Wilson for renewal of license.....	3 00
From C. E. Wilson, Jr., for renewal of license.....	3 00
From J. B. Simpson for renewal of license.....	3 00
From Helen Simpson for renewal of license.....	3 00
From J. J. Foster for renewal of license.....	3 00
From R. D. Pierce for original license.....	5 00
From F. B. Tefft for renewal of license.....	3 00
From J. F. Costello for original license.....	5 00
From H. S. Sexton for renewal of license.....	3 00
From W. L. Henry for original license.....	5 00
From Gillette Bartlett, for renewal of license.....	3 00
From Geo. W. Howard for renewal of license.....	3 00
From John H. Braisted for renewal of license.....	3 00
From J. E. Sexton for renewal of license.....	3 00
From Harland Foote for renewal of license.....	3 00
From W. McDonald for renewal of license.....	3 00
From George W. McCabe for original license.....	5 00
From F. Sanders for renewal of license.....	3 00
From F. Sanders for renewal of license.....	3 00
From Scott West for renewal of license.....	3 00
From Scott West for renewal of license.....	3 00
From E. Bartlett for original license.....	5 00
From S. Knox for renewal of license.....	3 00

From Charles H. Bogle for renewal of license.....	\$3 00
From Cecil C. Lamb for original license.....	5 00
From James W. Harris for renewal of license.....	3 00
From C. C. Heagle for renewal of license.....	3 00
From John Blair for original license.....	5 00
From Fred Williams for renewal of license.....	3 00
From Wm. Ervin for renewal of license.....	3 00
From B. W. Bissell for renewal of license.....	3 00
From F. H. Crabb for original license.....	5 00
From G. A. Ball for renewal of license.....	3 00
From G. A. Ball for original license.....	5 00
From G. A. Ball for original license.....	5 00
From Moses Leonard for original license.....	5 00
From R. C. Higby for renewal of license.....	3 00
From Harold Bissell for original license.....	5 00
From J. C. Cote for renewal of license.....	3 00
From Fay Smith for renewal of license.....	3 00
From H. C. Young for renewal of license.....	3 00
From H. F. Ellmers for renewal of license.....	3 00
From S. H. Lusk for renewal of license.....	3 00
From E. W. Owens for renewal of license.....	3 00
From Eugene Hebert for renewal of license.....	3 00
From E. J. White for renewal of license.....	3 00
From Tim White for renewal of license.....	3 00
From William White for renewal of license.....	3 00
From Patrick Ryan for renewal of license.....	3 00
From Patrick Ryan for renewal of license.....	3 00
From J. P. Hellwig for renewal of license.....	3 00
From Alex. Facto for renewal of license.....	3 00
From Grace C. Hutton for original license.....	5 00
From Neil Mutch for original license.....	5 00
From C. H. Flandreau for original license.....	5 00
From Wm. E. Theall for original license.....	5 00
From L. A. Chapman for renewal of license.....	3 00
From L. A. Chapman for renewal of license.....	3 00
From O. J. Gilcher for renewal of license.....	3 00
From C. B. Strain for renewal of license.....	3 00
From W. T. Graves for original license.....	5 00
From J. Devendorf for renewal of license.....	3 00
From P. A. Young for original license.....	5 00
From C. S. Burleigh for renewal of license.....	3 00
From Robt. O. Bird for renewal of license.....	3 00
From J. Geo. Brunner for original license.....	5 00
From D. Chapman for renewal of license.....	3 00
From C. S. Bloss for renewal of license.....	3 00
From Moses Bush for original license.....	5 00
From H. Lytle for renewal of license.....	3 00
From Fred Colbath for renewal of license.....	3 00
From John Devaney for renewal of license.....	3 00

From S. C. Blauvelt for renewal of license.....	\$3 00
From E. E. Thomas for renewal of license.....	3 00
From J. E. R. Moody for renewal of license.....	3 00
From Paul Sweeney for original license.....	5 00
From D. A. La Clair for renewal of license.....	3 00
From D. A. La Clair for renewal of license.....	3 00
From Fred Dukett for renewal of license.....	3 00
From John Miller for renewal of license.....	3 00
From S. I. Stillman for renewal of license.....	3 00
From Francis Rivette for renewal of license.....	3 00
From Godfrey Dewey for renewal of license.....	3 00
From M. E. Gregory for renewal of license.....	3 00
From A. H. Steavens for renewal of license.....	3 00
From H. C. Steavens for renewal of license.....	3 00
From L. L. Barton for renewal of license.....	3 00
From Thomas H. George for renewal of license.....	3 00
From E. H. Minor for renewal of license.....	3 00
From H. H. Hanmer for renewal of license.....	3 00
From James Gilmett for original license.....	5 00
From C. H. Eaton for original license.....	5 00
From C. L. Bartell for original license.....	5 00
From George Marron for original license.....	5 00
From Floyd Sears for original license.....	5 00
From Arthur Maynard for original license.....	5 00
From R. F. Pardy for original license.....	5 00
From E. H. Freeman for renewal of license.....	3 00
From George H. Lathrop for renewal of license.....	3 00
From Arthur Bulger for original license.....	5 00
From P. B. Woods for original license.....	5 00
From C. W. Church for original license.....	5 00
From C. M. Morgan for renewal of license.....	3 00
From H. B. Morgan for original license.....	5 00
From C. A. Westcott for renewal of license.....	3 00
From W. J. Leahey for original license.....	5 00
From L. J. Ellis for original license.....	5 00
From Don S. F. Cook for original license.....	5 00
From D. E. Reynolds for original license.....	5 00
From W. H. Fountaine for renewal of license.....	3 00
From G. J. Rosie for renewal of license.....	3 00
From Wm. Best for renewal of license.....	3 00
From G. Van Vranken for renewal of license.....	3 00
From Wm. Woodin for renewal of license.....	3 00
From E. C. Butler for original license.....	5 00
From W. B. Lord for renewal of license.....	3 00
From B. A. Lee for renewal of license.....	3 00
From W. D. Vandervoort for renewal of license.....	3 00
From E. Vandervoort for renewal of license.....	3 00
From A. D. Vandervoort for renewal of license.....	3 00
From Louis Vandervoort for renewal of license.....	3 00

102 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

From Louis Vandervoort, Jr., for renewal of license.....	\$3 00
From John Crosby for renewal of license.....	3 00
From C. W. Slocum for renewal of license.....	3 00
From B. C. Alvoord for original license.....	5 00
From R. L. Quick, Jr., for original license.....	5 00
From J. Provost for renewal of license.....	3 00
From D. A. Roberts for renewal of license.....	3 00
From Thomas Bristol for renewal of license.....	3 00
From H. Jarvis, Jr., for renewal of license.....	3 00
From Henry L. Scott for original license.....	5 00
From Arthur Bull for renewal of license.....	3 00
From Frank Wells for original license.....	5 00
From F. W. Bloomingdale for renewal of license.....	3 00
From N. E. Wheaton for original license.....	5 00
From Henry Mansfield for renewal of license.....	3 00
From J. R. James for renewal of license.....	3 00
From Robert C. Wyre for renewal of license.....	3 00
From Frank Church for renewal of license.....	3 00
From C. E. Harson for renewal of license.....	3 00
For inspection of steamer "Horicon"	25 00
For inspection of steamer "Sagamore"	25 00
For inspection of steamer "Mohican"	25 00
For inspection of steamer "Jeff"	5 00
For inspection of steamer "Penn Yan"	25 00
For inspection of steamer "City of Elmira"	25 00
For inspection of steamer "City of Rochester"	25 00
For inspection of steamer "Fleta"	5 00
For inspection of steamer "Onanda"	12 50
For inspection of steamer "Mary Anna"	10 00
For inspection of steamer "Eastern Star"	10 00
For inspection of steamer "Portadora"	7 50
For inspection of steamer "Nereus"	5 00
For inspection of steamer "Henry J."	5 00
For inspection of steamer "Nellie 2nd"	5 00
For inspection of steamer "Dora"	10 00
For inspection of steamer "C. F. Allen"	10 00
For inspection of steamer "Agnes"	10 00
For inspection of steamer "City of Auburn"	12 50
For inspection of steamer "Allamo II"	5 00
For inspection of steamer "Cuba"	5 00
For inspection of steamer "Jud"	5 00
For inspection of steamer "Nixie"	5 00
For inspection of steamer "Kelso"	5 00
For inspection of steamer "Rose"	7 50
For inspection of steamer "Lotus"	7 50
For inspection of steamer "O. B. Tanner"	12 50
For inspection of steamer "W. H. Ward"	10 00
For inspection of steamer "Murrell"	12 50
For inspection of steamer "Tam O'Shanter"	10 00

For inspection of steamer "P. D. Hershey"	\$7 50
For inspection of steamer "Whitehaven"	10 00
For inspection of steamer "Geo. C. VanTuyt, Jr.".....	10 00
For inspection of steamer "Wm. B. McCullough"	7 50
For inspection of steamer "Dorothy"	10 00
For inspection of steamer "Oriana"	10 00
For inspection of steamer "Betty"	10 00
For inspection of steamer "Mohican"	12 50
For inspection of steamer "Deerslayer"	10 00
For inspection of steamer "Polly"	5 00
For inspection of steamer "Wa-To-Wah"	5 00
For inspection of steamer "Kohanze"	5 00
For inspection of steamer "Wa-To-Wah-E"	5 00
For inspection of steamer "Roma"	5 00
For inspection of steamer "Arrow"	5 00
For inspection of steamer "Gypsy"	5 00
For inspection of steamer "Florence"	10 00
For inspection of steamer "W. McMullen"	12 50
For inspection of steamer "Carlotta"	10 00
For inspection of steamer "Sioux"	7 50
For inspection of steamer "Saranac"	7 50
For inspection of steamer "Francis"	5 00
For inspection of steamer "Col. J. H. Horton"	12 50
For inspection of steamer "Sen. Stewart"	7 50
For inspection of steamer "Rover"	10 00
For inspection of steamer "City of Ithaca".....	12 50
For inspection of steamer "Agusta"	7 50
For inspection of steamer "Utawana"	7 50
For inspection of steamer "Bobolink 2nd"	5 00
For inspection of steamer "Peter Dahl"	10 00
For inspection of steamer "Sea 2nd"	7 50
For inspection of steamer "The-Get-In"	5 00
For inspection of steamer "City of Fulton".....	12 50
For inspection of steamer "E. W. Sutton, Jr.".....	10 00
For inspection of steamer "Geo. Dittly"	10 00
For inspection of steamer "A. A. Bellinger".....	7 50
For inspection of steamer "Geo. S. Donaldson".....	10 00
For inspection of steamer "C. T. Horton".....	10 00
For inspection of steamer "Stroller"	5 00
For inspection of steamer "No Komis"	12 50
For inspection of steamer "Mohawk"	10 00
For inspection of steamer "Mayflower"	5 00
For inspection of steamer "Miami"	5 00
For inspection of steamer "Lark"	5 00
For inspection of steamer "Comet"	5 00
For inspection of steamer "Evelyn"	5 00
For inspection of steamer "Firefly"	5 00
For inspection of steamer "Pidget"	5 00
For inspection of steamer "Adirondack"	12 50

104 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

For inspection of steamer "Duke"	\$5 00
For inspection of steamer "Marion"	5 00
For inspection of steamer "Hunters' Rest"	5 00
For inspection of steamer "Minnie"	5 00
For inspection of steamer "Clyde"	5 00
For inspection of steamer "Antlers"	5 00
For inspection of steamer "Claire"	5 00
For inspection of steamer "Nellie"	5 00
For inspection of steamer "M. K. B."	5 00
For inspection of steamer "Osprey"	10 00
For inspection of steamer "Perhaps"	5 00
For inspection of steamer "Alaska"	5 00
For inspection of steamer "Moose"	5 00
For inspection of steamer "Ella"	5 00
For inspection of steamer "Mack"	5 00
For inspection of steamer "Cohasset"	5 00
For inspection of steamer "Cedar Island"	5 00
For inspection of steamer "Laura K."	5 00
For inspection of steamer "LaBelle"	5 00
For inspection of steamer "Rockly Pt. Inn"	5 00
For inspection of steamer "Arrow"	5 00
For inspection of steamer "Ethel"	5 00
For inspection of steamer "Don"	5 00
For inspection of steamer "Petrel"	5 00
For inspection of steamer "Pert"	5 00
For inspection of steamer "Mayflower"	5 00
For inspection of steamer "Frank"	5 00
For inspection of steamer "Geraldine 2nd"	5 00
For inspection of steamer "U-go-I-go"	5 00
For inspection of steamer "The Wave"	5 00
For inspection of steamer "Irocasia"	7 50
For inspection of steamer "Old Forge"	7 50
For inspection of steamer "Grace C."	5 00
For inspection of steamer "Loon"	5 00
For inspection of steamer "Rambler"	5 00
For inspection of steamer "Scout"	5 00
For inspection of steamer "Willowmack"	5 00
For inspection of steamer "Raffler"	5 00
For inspection of steamer "I. M. C."	5 00
For inspection of steamer "Pandora"	5 00
For inspection of steamer "Lulu"	5 00
For inspection of steamer "Zenda"	5 00
For inspection of steamer "Bonnie"	5 00
For inspection of steamer "Robin"	5 00
For inspection of steamer "Gray Dawn"	5 00
For inspection of steamer "Josephine"	5 00
For inspection of steamer "W. M. Coble"	5 00
For inspection of steamer "Pilot"	7 50
For inspection of steamer "Lena Inc"	5 00

For inspection of steamer "May"	\$5 00
For inspection of steamer "Niagara"	5 00
For inspection of steamer "Elk"	5 00
For inspection of steamer "Monitor"	5 00
For inspection of steamer "Seneca"	10 00
For inspection of steamer "Venture"	12 50
For inspection of steamer "Dugnerne"	25 00
For inspection of steamer "Westminster"	7 50
For inspection of steamer "Myrt"	5 00
For inspection of steamer "J. A. Ritz".....	10 00
For inspection of steamer "H. T. Jaeger".....	10 00
For inspection of steamer "Idler"	5 00
For inspection of steamer "Margaret"	5 00
For inspection of steamer "Sylph"	5 00
For inspection of steamer "Wm. B. Kirk".....	12 50
For inspection of steamer "Blue Bird"	5 00
For inspection of steamer "Ontario"	5 00
For inspection of steamer "Stroller 1st"	5 00
For inspection of steamer "Stroller 2nd"	7 50
For inspection of steamer "T. W. McAnarney".....	10 00
For inspection of steamer "Carry M."	5 00
For inspection of steamer "Alert"	5 00
For inspection of steamer "Sea Gull"	5 00
For inspection of steamer "H. L. C.".....	5 00
For inspection of steamer "Luzon"	5 00
For inspection of steamer "Queen"	5 00
For inspection of steamer "Gareta"	5 00
For inspection of steamer "Angel"	5 00
For inspection of steamer "Linda"	5 00
For inspection of steamer "Janet"	5 00
For inspection of steamer "Minnowmack"	5 00
For inspection of steamer "Manona"	5 00
For inspection of steamer "Winslow"	5 00
For inspection of steamer "J. B. Linsley".....	5 00
For inspection of steamer "Josephine"	5 00
For inspection of steamer "H. Livingston"	10 00
For inspection of steamer "Comanche"	5 00
For inspection of steamer "Rumor"	5 00
For inspection of steamer "May Louise"	5 00
For inspection of steamer "Marjorie"	5 00
For inspection of steamer "Kathleen"	5 00
For inspection of steamer "Serota"	10 00
For inspection of steamer "Resolute"	5 00
For inspection of steamer "Helen"	5 00
For inspection of steamer "Blue Bird"	5 00
For inspection of steamer "Ruth"	5 00
For inspection of steamer "Mountaineer"	12 50
For inspection of steamer "Altha"	5 00
For inspection of steamer "Katrina"	5 00

For inspection of steamer "La Veuve"	\$5 00
For inspection of steamer "Evelyn"	5 00
For inspection of steamer "Glen Lake"	5 00
For inspection of steamer "Onaway"	5 00
For inspection of steamer "Uncas"	5 00
For inspection of steamer "Bijou II"	5 00
For inspection of steamer "Oneita"	7 50
For inspection of steamer "Echo"	7 50
For inspection of steamer "Louise"	5 00
For inspection of steamer "Gypsy"	5 00
For inspection of steamer "Shirley"	5 00
For inspection of steamer "Cecilia"	5 00
For inspection of steamer "Locust"	10 00
For inspection of steamer "Graphite"	10 00
For inspection of steamer "Evelyn"	12 50
For inspection of steamer "Say When"	5 00
For inspection of steamer "Rambler"	5 00
For inspection of steamer "Spray"	5 00
For inspection of steamer "Glenmore"	5 00
For inspection of steamer "Big Moose"	10 00
For inspection of steamer "Lake View"	5 00
For inspection of steamer "Francana"	5 00
For inspection of steamer "Lone Pine"	5 00
For inspection of steamer "Minnie"	5 00
For inspection of steamer "Skip"	5 00
For inspection of steamer "Lena"	5 00
For inspection of steamer "Old Glory"	5 00
For inspection of steamer "Dell"	5 00
For inspection of steamer "Olive"	7 50
For inspection of steamer "Eva"	5 00
For inspection of steamer "Loon"	10 00
For inspection of steamer "Ampersand"	7 50
For inspection of steamer "Arbutus"	5 00
For inspection of steamer "Polly Anna"	10 00
For inspection of steamer "Nyack"	5 00
For inspection of steamer "Saranac"	10 00
For inspection of steamer "Nina"	5 00
For inspection of steamer "Say When"	5 00
For inspection of steamer "Bob White"	5 00
For inspection of steamer "Lila"	5 00
For inspection of steamer "Doris"	12 50
For inspection of steamer "Guess"	5 00
For inspection of steamer "Fire Fly"	5 00
For inspection of steamer "Eagle"	5 00
For inspection of steamer "Nestor"	5 00
For inspection of steamer "Grayling"	5 00
For inspection of steamer "Fisher"	5 00
For inspection of steamer "Iola"	5 00
For inspection of steamer "Morningside"	7 50

For inspection of steamer "Lakeside"	\$5 00
For inspection of steamer "Cynthia"	5 00
For inspection of steamer "Bull Dog"	5 00
For inspection of steamer "Borneo"	5 00
For inspection of steamer "Helene"	5 00
For inspection of steamer "Buchanan"	5 00
For inspection of steamer "Russia"	5 00
For inspection of steamer "McKinley"	5 00
For inspection of steamer "Virginia"	5 00
For inspection of steamer "Italia"	5 00
For inspection of steamer "Don Quiote"	5 00
For inspection of steamer "Rome"	5 00
For inspection of steamer "Adirondack"	5 00
For inspection of steamer "Safety First"	5 00
For inspection of steamer "Comanche"	5 00
For inspection of steamer "Merry Widow"	5 00
For inspection of steamer "Nettie R."	5 00
For inspection of steamer "Bob"	5 00
For inspection of steamer "Francis"	5 00
For inspection of steamer "Ella"	7 50
For inspection of steamer "Idler"	7 50
For inspection of steamer "Edward 3rd"	5 00
For inspection of steamer "Beachnut"	12 50
For inspection of steamer "May"	5 00
For inspection of steamer "Alida"	5 00
For inspection of steamer "Emma J."	5 00
For inspection of steamer "Thomas Miller, Jr."	7 50
For inspection of steamer "James A. Morris"	10 00
For inspection of steamer "Charles H. Pike"	7 50
For inspection of steamer "W. H. Nealer"	7 50
For inspection of steamer "James K. Averill"	10 00
For inspection of steamer "Westerly"	10 00
For inspection of steamer "M. H. Slocum"	10 00
For inspection of steamer "Triton"	10 00
For inspection of steamer "Whitehall"	10 00
For inspection of steamer "Tuscarora"	12 50
For inspection of steamer "Oneonta"	7 50
For inspection of steamer "Adirondack"	12 50
For inspection of steamer "Lillian"	10 00
For inspection of steamer "Killaquah"	10 00
For inspection of steamer "Sagamore"	7 50
For inspection of steamer "Clearwater"	12 50
For inspection of steamer "Nehanse"	12 50
For inspection of steamer "Mohegan"	7 50
For inspection of steamer "Myra"	5 00
For inspection of steamer "Minnow"	5 00
For inspection of steamer "Annex"	7 50
For inspection of steamer "O. F. Soule"	12 50
For inspection of steamer "D. Richtmyer"	12 50

108 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

For inspection of steamer "C. N. White"	\$12 50
For inspection of steamer "D. Chapman"	12 50
For inspection of steamer "Monogram"	5 00
For inspection of steamer "Fulton"	5 00
	<hr/>
	\$3,806 00
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APPENDIX "J."

Statement of moneys received for towing boats on completed sections of the Barge Canal during the season of 1917, pursuant to Chapter 237, Laws of 1917.

1917.

May	\$2,755 00
June	4,145 71
July	6,177 26
August	4,994 86
September	5,596 40
October	5,557 11
November	3,288 03
December	152 10
	<hr/>
	\$32,666 47
	<hr/>

Statement of proposals received and contracts awarded by the Superintendent of Public Works during the year 1917, pursuant to Special Acts of the Legislature

For furnishing tugs for towing and other purposes:

(Chapter 237, Laws of 1917)

American Pipe and Construction Co., Amsterdam, N. Y.....	\$1,100 00
American Pipe and Construction Co., Amsterdam, N. Y.....	1,100 00
American Pipe and Construction Co., Amsterdam, N. Y.....	1,200 00
E. W. Sutton, Buffalo, N. Y.....	1,125 00
Fix Brothers, Buffalo, N. Y.....	1,200 00
Ryan Elevator and Forwarding Co., Buffalo, N. Y.....	1,250 00
Christian Fusz & W. H. Ward, Lyons, N. Y.....	1,325 00
Christian Fusz & W. H. Ward, Lyons, N. Y.....	1,225 00
Frank Roneker, Jr., Tonawanda, N. Y.....	1,360 00
William F. Warren, Tonawanda, N. Y.....	1,300 00
William P. Doran, Buffalo, N. Y.....	1,450 00
William P. Doran, Buffalo, N. Y.....	1,350 00
William P. Doran, Buffalo, N. Y.....	1,450 00
William P. Doran, Buffalo, N. Y.....	1,350 00
Benjamin L. Cowles, Buffalo, N. Y.....	1,350 00
Frank Roneker, Tonawanda, N. Y.....	1,360 00
Benjamin L. Cowles, Buffalo, N. Y.....	1,500 00
H. C. Dayton, Newburgh, N. Y.....	1,500 00

O. A. Mullen, Troy, N. Y.....	\$1,595 00
William J. Mago, Tonawanda, N. Y.....	1,595 00
William J. Mago, Tonawanda, N. Y.....	1,395 00
William J. Mago, Tonawanda, N. Y.....	1,245 00
Bernard N. Mago, Tonawanda, N. Y.....	1,595 00
Bernard N. Mago, Tonawanda, N. Y.....	1,395 00
Bernard N. Mago, Tonawanda, N. Y.....	1,245 00
Frank L. Mago, Tonawanda, N. Y.....	1,595 00
Frank L. Mago, Tonawanda, N. Y.....	1,395 00
Frank L. Mago, Tonawanda, N. Y.....	1,245 00
Mohawk Dredge and Dock Co., Herkimer, N. Y.....	1,600 00
Michael Lanahan, Athens, N. Y.....	1,600 00
Joseph H. Hunt, Troy, N. Y.....	1,600 00
George D. Cooley, Troy, N. Y.....	1,600 00
George D. Cooley, Troy, N. Y.....	1,600 00
George D. Cooley, Troy, N. Y.....	1,600 00
George D. Cooley, Troy, N. Y.....	1,600 00
George D. Cooley, Troy, N. Y.....	1,600 00

Contracts awarded as follows:

O. A. Mullen	\$1,500 00
George D. Cooley.....	1,500 00
American Pipe and Construction Co.....	1,200 00
George D. Cooley.....	1,500 00
George D. Cooley.....	1,500 00
Mohawk Dredge and Dock Co.....	1,500 00
William P. Doran.....	1,350 00
William J. Mago.....	1,395 00
William P. Doran.....	1,450 00
Benjamin L. Cowles.....	1,350 00
Christian Fusz & W. H. Ward.....	1,225 00
William F. Warren.....	1,300 00
Frank L. Mago.....	1,245 00
Bernard N. Mago.....	1,245 00
Frank Roneker	1,299 00
Fix Brothers	1,200 00
E. W. Sutton.....	1,125 00

For completing the improvement of Ellicott creek from its intersection with Tonawanda creek to a point opposite the southerly property line of the Eastern Lumber Company, a distance of approximately 4,800 feet:

(Chapter 624, Laws of 1913 and Amendatory Laws)

Empire Engineering Co., Inc., New York City.....	\$94,249 75
Great Lakes Dredge and Dock Co., Chicago, Ill.....	98,935 40

No award.

110 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

For the construction of approaches (grading and paving) for foot and vehicular traffic on the south side of the Erie canal to the bridge over said canal in the village of Yorkville:

(Chapter 752, Laws of 1917)

Louis J. Seiling, New York City.....	\$14,382 60
Charles Kiehm, Utica N. Y.....	15,998 85

No award.

For the construction of a new plate girder bridge over the Black River canal at Whitesboro street, Rome:

(Chapter 753, Laws of 1917)

Walter S. Rae, Pittsburgh, Pa.....	\$11,683 00
Lupfer & Remick, Buffalo, N. Y.....	12,491 00

Awarded to Walter S. Rae.

For constructing a concrete culvert over Eighteen Mile creek from the east line of Pound street, approximately to the east line of Lot No. 6, section 14, Township 14, Range 6, a distance of approximately 940 feet, at Lockport, Niagara county:

(Chapter 626, Laws of 1917)

Russell R. Ames, Inc., Rochester, N. Y.....	\$11,816 00
C. B. Whitmore Co., Lockport, N. Y.....	12,417 00

Awarded to Russel R. Ames, Inc., upon reducing his proposition to \$11,236.

For dredging and otherwise improving Cowasselon creek in the county of Madison:

(Chapter 781, Laws of 1917)

Robert Provo, Syracuse, N. Y.....	\$11,400 00
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Awarded to Robert Provo upon reducing his proposition to \$10,380.

For eliminating the bridge over the abandoned Erie canal in the city of Cohoes at High street and substituting therefor earthen embankments, together with incidental work:

(Chapter 181, Laws of 1917)

C. E. Weed, Inc., Albany, N. Y.....	\$9,632 40
Troy Public Works Co., Utica, N. Y.....	15,700 85

No award.

REPORT OF SUPERINTENDENT OF PUBLIC WORKS 111

Statement of proposals received and contracts awarded by the Superintendent of Public Works during the year 1917, pursuant to Chapter 147, Laws of 1903 and amendments thereto, known as "Barge Canal Act."

Contract No. 155:

Lupfer & Remick, Buffalo, N. Y.....	\$11,586 00
E. Brown Baker, Herkimer, N. Y.....	13,855 00
G. C. Hodgson, Fulton, N. Y.....	17,500 00

Awarded to Lupfer & Remick.

Contract No. 141:

W. F. Maas & Son, Rochester, N. Y.....	\$41,180 75
Scott Brothers, Rome, N. Y.....	43,920 00
J. L. Richmond, Richfield Springs, N. Y.....	44,919 00
Lupfer & Remick, Buffalo, N. Y.....	48,587 50

Awarded to W. F. Maas & Son.

Contract No. 153:

R. B. Wing & Son, Albany, N. Y.....	\$4,380 00
Lupfer & Remick, Buffalo, N. Y.....	9,625 00

Awarded to R. B. Wing & Son.

Contract No. 84:

Lupfer & Remick, Buffalo, N. Y.....	\$80,661 80
Troy Public Works Co., Utica, N. Y.....	81,499 00
I. M. Ludington's Sons Inc., Rochester, N. Y.....	82,757 50
Chesley, Earl & Heimbach, Inc., Buffalo, N. Y.....	83,725 50
Frank M. Skene, Rochester, N. Y.....	87,774 50
Cleveland & Sons Co., Brockport, N. Y.....	88,864 50
Walsh Construction Co., Davenport, Iowa.....	90,766 00
Scott Brothers, Rome, N. Y.....	91,929 50
Jarrett-Chambers Co., Inc., New York City.....	91,946 50
Chambers & Barnes, Rochester, N. Y.....	92,778 80

Awarded to Lupfer & Remick.

Contract No. 122-A:

Chesley, Earl & Heimbach, Inc., Buffalo, N. Y.....	\$67,053 10
Troy Public Works Co., Utica, N. Y.....	70,442 80
M. Fitzgerald, Hoosick Falls, N. Y.....	72,814 50
Lupfer & Remick, Buffalo, N. Y.....	77,631 80
The P. B. McCaghey Co., Little Falls, N. Y.....	79,954 00
Mohawk Dredge and Dock Co., Herkimer, N. Y.....	87,380 00

Awarded to Chesley, Earl & Heimbach, Inc.

112 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

Contract No. 131-A:

M. Fitzgerald, Hoosick Falls, N. Y.....	\$39,634 50
Great Lakes Dredge and Dock Co., Albany, N. Y.....	39,758 00
Holler & Shepard, Fort Edward, N. Y.....	41,754 50
Troy Public Works Co., Utica, N. Y.....	42,637 50
Lupfer & Remick, Buffalo, N. Y.....	42,652 00

Awarded to M. Fitzgerald.

Contract No. 158:

James McKinney & Son, Albany, N. Y.....	\$3,127 00
Davis & Allen, Albany, N. Y.....	3,290 00

Awarded to James McKinney & Son.

Contract No. 154:

Lupfer & Remick, Buffalo, N. Y.....	\$9,057 40
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Awarded to Lupfer & Remick upon reducing their proposition to \$8,582.50.

Contract No. 159:

I. M. Ludington's Sons, Inc., Rochester, N. Y.....	\$28,476 00
Frank M. Skene, Rochester, N. Y.....	32,562 50
Chesley, Earl & Heimbach, Inc., Buffalo, N. Y.....	34,008 50
J. L. Richmond, Richfield Springs, N. Y.....	38,567 50

Awarded to I. M. Ludington's Sons, Inc.

Contract No. 162:

Charles A. Ingersoll, Medina, N. Y.....	\$8,673 90
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Awarded to Charles A. Ingersoll upon reducing his proposition to \$7,273.90.

Contract No. 138:

Combined Construction Co., Rochester, N. Y.....	\$321,115 12
MacArthur Brothers Co., New York City.....	378,574 40
Lupfer & Remick, Buffalo, N. Y.....	389,439 22

Awarded to Combined Construction Co.

Contract No. 157:

Thomas Bowen, Rome, N. Y.....	\$5,912 00
Scott Brothers, Rome, N. Y.....	6,084 80

Awarded to Thomas Bowen.

Contract No. 144:

W. F. Martens & Co., Inc., Rochester, N. Y.....	\$41,258 70
Charles Kiehm, Utica, N. Y.....	43,456 70
J. F. Leary Construction Co., Inc., Rochester, N. Y.....	43,800 70
Lathrop, Shea & Henwood Co., Buffalo, N. Y.....	45,265 50
Hyde & Baxter, Albany, N. Y.....	45,411 70
Chesley, Earl & Heimbach, Inc., Buffalo, N. Y.....	45,540 70
Frank L. Cohen, Buffalo, N. Y.....	49,680 20

Awarded to W. F. Martens & Co., Inc.

Contract No. 169:

Holler & Shepard, Rochester, N. Y.....	\$3,066 00
C. E. Weed, Inc., Albany, N. Y.....	3,608 00
Hyde & Baxter, Albany, N. Y.....	3,739 50
Kennedy & Scullen Construction Co., Inc., Cohoes, N. Y.....	4,996 00

Awarded to Holler & Shepard.

Contract No. 146:

Lupfer & Remick, Buffalo, N. Y.....	\$80,334 88
Chesley, Earl & Heimbach, Inc., Buffalo, N. Y.....	90,043 39
Mohawk Dredge & Dock Co., Inc., Herkimer, N. Y.....	101,981 40

No award.

Contract No. 161:

Lord Construction Co., New York City.....	\$6,452 00
Laube Electrical Construction Co., Rochester, N. Y.....	6,496 20
Lupfer & Remick, Buffalo, N. Y.....	6,782 40

Awarded to Lord Construction Co.

Contract No. 156:

Chesley, Earl & Heimbach, Inc., Buffalo, N. Y.....	\$9,813 00
Russell R. Ames, Inc., Rochester, N. Y.....	10,355 00
J. L. Bentley & John M. Roberts, Fish Creek, N. Y.....	10,600 50
Lupfer & Remick, Buffalo, N. Y.....	11,641 00

Awarded to Chesley, Earl & Heimbach, Inc.

Contract No. 147:

The Scherzer Rolling Lift Bridge Co., Chicago, Ill.....	\$233,986 30
Lupfer & Remick, Buffalo, N. Y.....	239,820 56
Lathrop, Shea & Henwood Co., Buffalo, N. Y.....	257,047 00
Peckham Construction Co., Inc., Buffalo, N. Y.....	273,105 35

Awarded to The Scherzer Rolling Lift Bridge Co.

114 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

Contract No. 148:

Lathrop, Shea & Henwood Co., Buffalo, N. Y.....	\$66,986 20
Lupfer & Remick, Buffalo, N. Y.....	72,095 70

Awarded to Lathrop, Shea & Henwood Co.

Contract No. 167:

Walter S. Rae, Pittsburgh, Pa.....	\$29,689 30
Lupfer & Remick, Buffalo, N. Y.....	31,939 52

Awarded to Walter S. Rae.

Contract No. 83:

Mohawk Dredge & Dock Co., Inc., Herkimer, N. Y.....	\$216,915 00
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Awarded to Mohawk Dredge & Dock Co., Inc.

Contract No. 163:

No bids received.

Contract No. 164:

Lathrop, Shea & Henwood Co., Buffalo, N. Y.....	\$159,848 25
Mohawk Dredge & Dock Co., Inc., Herkimer, N. Y.....	228,946 70

Awarded to Lathrop, Shea & Henwood Co.

Contract No. 152:

Frank L. Cohen, Buffalo, N. Y.....	\$113,353 75
Lupfer & Remick, Buffalo, N. Y.....	142,278 35

No award.

Contract No. 165:

Mohawk Dredge & Dock Co., Inc., Herkimer, N. Y.....	\$176,215 50
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Awarded to Mohawk Dredge & Dock Co., Inc., upon reducing its proposition to \$160,943.00.

Contract No. 170:

Cleveland & Sons Co., Brockport, N. Y.....	\$64,558 50
Woolsey Construction Co., Davenport, Iowa.....	67,217 00
Mohawk Dredge & Dock Co., Inc., Herkimer, N. Y.....	74,595 50

Awarded to Cleveland & Sons Co.

REPORT OF SUPERINTENDENT OF PUBLIC WORKS 115

Contract No. 179:

I. M. Ludington's Sons, Inc., Rochester, N. Y.....	\$79,712 20
Mohawk Dredge & Dock Co., Inc., Herkimer, N. Y.....	110,997 00

Awarded to I. M. Ludington's Sons, Inc.

Contract No. 181:

Law Brothers, Herkimer, N. Y.....	\$54,694 00
Dale Engineering Co., Inc., Utica, N. Y.....	69,321 00
The P. B. McCaghey Co., Little Falls, N. Y.....	71,138 80
Shay Contracting Co., Albany, N. Y.....	71,711 00
Peckham Construction Co., Buffalo, N. Y.....	77,968 80

Awarded to Law Brothers.

Statement of proposals received and contracts awarded by the Superintendent of Public Works during the year 1917, pursuant to Chapter 391, Laws of 1909, for the improvement of the Cayuga and Seneca canal.

Contract "P":

The Foundation Co., New York City.....	\$82,850 00
John Monks & Sons, New York City.....	83,497 50
Lupfer & Remick, Buffalo, N. Y.....	104,712 50

Awarded to The Foundation Co.

Statement of proposals received and contracts awarded by the Superintendent of Public Works during the year 1917, pursuant to Chapter 746, Laws of 1911, known as "Barge Canal Terminal Act."

Contract No. 204:

John I. Ramer, Albany, N. Y.....	\$4,071 50
Byron, Foreman & Riggs, Inc., Cohoes, N. Y.....	4,328 40
William R. Kimmey, Albany, N. Y.....	4,500 00
Farrell & McEntee, Fort Edward, N. Y.....	4,675 00
J. A. Laporte, Canajoharie, N. Y.....	4,968 00
Anton Gander & Sons, Albany, N. Y.....	5,234 00
Morris Kantrowitz, Albany, N. Y.....	5,238 20

Awarded to Byron, Foreman & Riggs, Inc.

Contract No. 205:

John I. Ramer, Albany, N. Y.....	\$1,880 30
William R. Kimmey, Albany, N. Y.....	2,100 00
Farrell & McEntee, Fort Edward, N. Y.....	2,248 00
Anton Gander & Sons, Albany, N. Y.....	2,504 00
Morris Kantrowitz, Albany, N. Y.....	2,547 50
R. Richards & Sons Co., Utica, N. Y.....	2,827 50

Awarded to William R. Kimmey.

116 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

Contract No. 206:

J. B. McCabe & Son, Spencerport, N. Y.....	\$1,445 00
J. I. Ramer, Albany, N. Y.....	1,456 00
C. A. Ingersoll, Medina, N. Y.....	1,580 00
Farrell & McEntee, Fort Edward, N. Y.....	1,780 00

Awarded to J. B. McCabe & Son.

Contract No. 44:

The Phoenix Construction Co., New York City.....	\$219,006 17
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No award.

Contract No. 36:

Troy Public Works Co., Utica, N. Y.....	\$57,600 00
Great Lakes Dredge and Dock Co., Albany, N. Y.....	66,060 00
J. M. Holler Construction Corporation, Albany, N. Y.....	68,133 00

Awarded to Troy Public Works Co.:

Contract No. 39:

Fred H. Rhodey, Albion, N. Y.....	\$2,952 50
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Awarded to Fred H. Rhodey.

Contract No. 54:

Hammond Tracey Construction Co., Inc., Middleport, N. Y....	\$1,234 00
William R. Kimmey, Albany, N. Y.....	1,450 00

Awarded to Hammond Tracey Construction Co., Inc.

Contract No. 16-P:

E. Brown Baker, Herkimer, N. Y.....	\$3,909 50
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Awarded to E. Brown Baker.

Contract No. 209:

G. J. & P. L. Metzger, Buffalo, N. Y.....	\$7,535 00
Savage Construction Co., Buffalo, N. Y.....	7,854 00

Awarded to G. J. & P. L. Metzger.

Contract No. 210:

Savage Construction Co., Buffalo, N. Y.....	\$9,903 00
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Awarded to Savage Construction Co.

REPORT OF SUPERINTENDENT OF PUBLIC WORKS 117

Contract No. 211:

W. F. Martens & Co., Inc., Rochester, N. Y.....	\$8,002 00
Charles A. Ingersoll, Medina, N. Y.....	9,660 00

Awarded to W. F. Martens & Co., Inc.

Contract No. 208:

Kennedy & Scullen Construction Co., Cohoes, N. Y.....	\$9,278 76
J. A. Laporte, Canajoharie, N. Y.....	9,784 00
Mohawk Dredge and Dock Co., Herkimer, N. Y.....	11,000 00
Peter Keeler Building Co., Albany, N. Y.....	11,362 00

Awarded to Kennedy & Scullen Construction Co.

Contract No. 44:

George W. Rogers & Co., Inc., New York City.....	\$193,651 00
The Phoenix Construction Co., New York City.....	211,897 00

Awarded to George W. Rogers & Co., Inc.

Contract No. 103:

No bids received.

Contract No. 15-D:

Mohawk Dredge and Dock Co., Inc., Herkimer, N. Y.....	\$8,989 00
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Awarded to Mohawk Dredge and Dock Co., Inc.

Contract No. 103-A:

No bids received.

Contract No. 55:

Riverside Construction Co., New York City.....	\$509,860 75
The Snare & Triest Co., New York City.....	557,342 60
George W. Rogers & Co., Inc., New York City.....	561,145 75
Lupfer & Remick, Buffalo, N. Y.....	563,416 50

Awarded to Riverside Construction Co., upon reducing its proposition to \$509,800.75.

Contract No. 103-A:

Brown Portable Conveying Machinery Co., Chicago, Ill.....	\$8,200 00
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Awarded to Brown Portable Conveying Machinery Co.

118 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

Contract No. 15-M:

Lupfer & Remick, Buffalo, N. Y.....	\$36,967 50
Lord Construction Co., New York City.....	40,099 70

Awarded to Lupfer & Remick.

Contract No. 38:

I. J. Stander & Co., Inc., New York City.....	\$266,064 80
G. B. Spearin, New York City.....	276,905 80
Lupfer & Remick, Buffalo, N. Y.....	278,976 00
George W. Rogers & Co., Inc., New York City.....	299,881 50

Awarded to I. J. Stander & Co., Inc.

SUPERINTENDENT OF PUBLIC WORKS

SUPERINTENDENTS	Residences	Appointed
Benjamin S. W. Clark.....	Sing Sing.....	January 30, 1878
Silas B. Dutcher.....	Brooklyn.....	January 16, 1880
James Shanahan.....	Tribes Hill.....	January 16, 1883
Edward Hannan.....	Troy.....	December 16, 1889
George W. Aldridge.....	Rochester.....	January 2, 1895
John N. Partridge.....	Brooklyn.....	January 16, 1899
Charles S. Boyd.....	New York.....	December 20, 1901
N. V. V. Franchot.....	Olean.....	January 4, 1905
Frederick O. Stevens.....	Attica.....	January 14, 1907
Charles E. Treman.....	Ithaca.....	January 4, 1911
Duncan W. Peck.....	Syracuse.....	January 16, 1912
William W. Wotherspoon.....	Utica.....	January 6, 1915

DEPUTY SUPERINTENDENTS

Patrick J. McWeeney.....	Herkimer.....	October 6, 1896
Elon H. Hooker.....	New York.....	February 1, 1899
Winslow M. Mead.....	Rochester.....	August 25, 1901
Wm. J. Morrissey.....	Saratoga Springs....	March 28, 1912
Henry D. Alexander.....	Albany.....	January 24, 1915

ASSISTANT SUPERINTENDENTS

Eastern Division.....	W. Seward Hamlin, Glenville
Middle Division.....	David S. Burleigh, Phoenix
Western Division.....	Jacob Allmeroth, Rochester

ROSTER OF EMPLOYEES IN THE OFFICE OF SUPERINTENDENT OF PUBLIC WORKS

Deputy Superintendent.....	Henry D. Alexander
Assistant to Deputy and Chief Clerk.....	Alfred M. O'Neill
Private Secretary	J. Frank O'Marah
Financial Clerk.....	H. M. Hulsapple
Assistant Financial Clerk.....	Edward L. Walsh
Claims Agent and Special Examiner and Appraiser,	Matthew A. Heeran
Canal Traffic Agent.....	J. W. Grady
Stenographer and Clerk.....	J. Wilbur Barnes
Clerk of Statistics.....	John E. Winne
Stenographer and Clerk.....	Jessie E. Holmes
Stenographer and Clerk.....	Mary Kirker
Index Clerk.....	F. S. Harder
Clerk	Frank Langwig
Inspectors of Steam and Motor Vessels..	{ H. S. Loucks
	{ Theo T. Mersereau

BOUNDARIES OF DIVISIONS AND SECTIONS OF
THE CANALS

The following are the boundaries of the divisions of the canals as fixed by the Canal Board, August 16, 1900:

EASTERN DIVISION

Erie canal.—From the south end of the Albany basin to the easterly line of Oneida county; Champlain canal, and their tributary feeders.

MIDDLE DIVISION

Erie canal.—From the easterly line of Oneida county to the easterly line of Wayne county; Black River canal; Oswego canal; Cayuga and Seneca canal, and their tributary feeders.

WESTERN DIVISION

Erie canal.—From the easterly line of Wayne county through the city of Buffalo, including its tributary feeders.

The boundaries of the sections of the canals have been fixed as given below:

ERIE CANAL

Section 1. Erie canal, from the south end of the Albany basin to the west end of lower Mohawk aqueduct, including Watervliet basin, and the Watervliet and Port Schuyler sidecuts; also the Champlain canal from its junction with the Erie canal to a point 200 feet north of the Cohoes guard-lock.

Section 2. Erie canal, from the west end of the lower Mohawk aqueduct to the head of lock 27.

Section 3. Erie canal, from the head of lock 27 to the head of lock 34.

Section 4. Erie canal, from the head of lock 34 to the easterly line of Oneida county.

Section 5. Erie canal, from the easterly line of Oneida county to the westerly side of Peterboro street bridge in the village of Canastota.

Section 6. Erie canal, from the westerly side of Peterboro street bridge in the village of Canastota to and including the Camillus feeder. Also that portion of the Oswego canal from its junction with the Erie canal in the city of Syracuse to and including lock No. 4 known as Mud lock, on the Liverpool level.

Section 7. Erie canal from the westerly side of Camillus feeder to the easterly line of Wayne county.

Section 8. Erie canal, from the easterly to the westerly line of Wayne county.

Section 9. Erie canal, from the westerly line of Wayne county to the westerly line of Monroe county.

Section 10. Erie canal, from the westerly line of Monroe county to the head of the guard-lock west of Lockport.

Section 11. Erie canal, from the head of the guard-lock west of Lockport, through the city of Buffalo, including Black Rock harbor, Erie and Ohio basins and the Clark and Skinner canal.

CHAMPLAIN CANAL

Section 1. Champlain canal, from a point 200 feet north of Cohoes guard-lock to the foot of lock 11, including the Troy sloop-lock and dam and the pond above.

Section 2. Champlain canal, from the foot of lock 11 to the north side of waste-weir at Dunham's Basin; also, Glens Falls feeder, the feeder dam and pond above.

Section 3. Champlain canal, from the north side of the waste-weir at Dunham's Basin to Lake Champlain.

BLACK RIVER CANAL

Section 1. Black River canal, from the junction of the Black River canal with the Erie canal to the foot of lock 71, at Boonville; the feeder from Boonville to Forestport; the Black River above the dam at Forestport, including the dam; also the reservoirs and feeders tributary to the canal and feeder as described above.

Section 2. Black River canal, from the foot of lock 71, at Boonville, to Black River, at Lyons Falls; the Black River improvement from Lyons Falls to Carthage, including the dam; also Moose river improvement.

OSWEGO CANAL

Oswego canal, from lock No. 4, known as Mud lock, through Oswego, including the Seneca river towing path, the Baldwinsville canal and the Oneida river improvement.

CAYUGA AND SENECA CANAL

Cayuga and Seneca sections.—Cayuga and Seneca canal, from Montezuma to Geneva, with spur from Mud lock to Cayuga lake.

EASTERN DIVISION

REPORT OF THE ASSISTANT SUPERINTENDENT OF PUBLIC WORKS

OFFICE OF THE
ASSISTANT SUPERINTENDENT OF PUBLIC WORKS,
SCHENECTADY, N. Y., *December 31, 1917.*

Hon. W. W. WOTHERSPOON, *Superintendent of Public Works,
Capitol, Albany, N. Y.:*

SIR.—I herewith submit the annual report of the Eastern Division of the canals for the year July 1, 1916, to June 30, 1917, both inclusive.

This division comprises that portion of the Erie canal extending from Waterford to the east line of Oneida county, and the entire Champlain barge canal from Waterford to Whitehall, also the unimproved Erie canal from the southerly end of the Albany basin to the junction of the old Erie and Champlain canals in Watervliet, and the old Champlain canal from the junction of the old Erie and Champlain canals in Watervliet to the lift bridge at Waterford, including the Glens Falls feeder.

On the Erie section of this division the new canal has been in operation during the past season from Waterford westerly beyond the limits of the Eastern Division.

Navigation opened on both the Erie and Champlain canals on May 15th. The Champlain canal was closed at midnight November 30th. Navigation officially closed on the Erie canal at midnight of November 15th, but the levels were maintained for several days beyond this date to allow the passage of several Federal government boats to tidewater, the movable dams not being raised until the Mohawk river had been practically closed by the ice.

There were no delays to navigation on the Champlain canal during the season except that occasioned by a period of extremely high water during the second week of June.

On the Erie canal navigation was delayed by a leak which developed in the bottom of the canal west of Lock No. 17, at

Little Falls, on July 28th. The water was drawn from this level and the work of repairs started immediately. Working both night and day, we were able to resume navigation at this point on August 3d.

Twice during the season the buoys marking the channel on the Erie barge canal were put out of commission by heavy rain storms and the resultant extremely high water in the Mohawk river. Large numbers of the buoy barrels and cages were recovered, but in practically every instance the buoy lantern was lost. This has entailed a large expense in replacing these lanterns. I would report that tests have been made of different types of buoys with a view of standardizing on a buoy that will successfully withstand these storms and high water, and it is hoped to have an improved buoy ready for the coming season of navigation.

Terminal derricks have been erected at Troy, Schenectady, Amsterdam, Fonda, Fort Plain, Herkimer, Ilion and Frankfort, and have been used to good advantage by shippers.

A new scow, twenty-eight feet by ninety feet, has been constructed at Waterford for use on the Barge canal, and is now about ready to be launched. This scow will be equipped with derricks, steam hoisters, a clam-shell bucket, etc., and when completed it is expected that this boat will prove a valuable addition to our present floating plant.

A storehouse has been constructed at Waterford, just west of Barge Lock No. 3, fifty-five feet six inches wide by ninety-five feet long, for the housing of the State's inspection boats, most of this work having been done by division forces from plans prepared by the State Engineer and Surveyor.

State Dredges Nos. 1 and 3, assisted by the State tugs Schenectady and Amsterdam, have given good service in the past year. State Dredge No. 1 removed bars from the summit level of the Champlain canal near Lock No. 9, Smith's Basin, cleaned out the canal basin at Fort Edward, removed a large amount of material at the site of the new boathouse at Waterford, dredged out in front of the Schenectady terminal, made a cut through the old canal banks at Wager's, and performed other important work.

State Dredge No. 3 was moved westerly immediately on the opening of navigation and performed good work in the removing of bars that had formed around lock gates and walls, both above

and below the locks, at Barge Locks Nos. 8, 9, 10, 11, 13, 14 and 15, dredged out the basin at the point where Castle creek enters the Barge canal, and other similar work.

Flood gates, dam 3, at Lock No. 7, Vischers Ferry, have been equipped with machinery so they can be operated when necessary, which it is expected will relieve ice jams and flooded conditions which have prevailed in the Mohawk river at Schenectady for several seasons past.

On August 26th last the north tower of the suspension bridge spanning the Barge canal east of Lock No. 17, at what is known as "Fink's Basin," was burned, causing the bridge to collapse into the river. Tugs were sent to the scene and the collapsed bridge was towed out of the channel and to the south side of the river, navigation having been delayed a few hours only. This bridge is now being replaced by a modern structure which it is expected will be open for traffic during the summer of 1918.

RECOMMENDATIONS

I desire to renew my recommendation for the construction of offices on the Barge terminals for the Superintendents of Sections Nos. 2 and 3, Erie canal. At Schenectady, particularly, the offices of the section superintendent are located on the bank of the old canal, the ownership of which it is expected will pass to the city of Schenectady during the coming season, which will necessitate not only the offices but the section storehouses and lumber sheds as well being abandoned. I would recommend that the office of the Superintendent, Section No. 2, Erie, be moved to the terminal at Schenectady.

I also desire to renew my recommendation for the construction of a drydock on the Erie canal, the same to be of sufficient size to handle the barges which will be constructed for operation on the new canal. The necessity for this work is emphasized by the fact that there is now no drydock at any point on the Eastern Division except at Watervliet (Matton's), which will not be able to handle the new and larger boats, this dock being on the unimproved canal.

Good progress has been made in the work of removing bridges spanning the abandoned canals. Among the much traversed bridges which have been removed are those with trolley crossings spanning the Erie canal at State street and at Washington avenue

in the city of Schenectady. The expense of this work was borne jointly by the city of Schenectady, the Schenectady Railway Company and this department. These improvements have removed unsightly structures from the business section of the city, and not only are appreciated by all but have enhanced the value of the property in the locality.

I have already recommended to you that an additional appropriation for further work along this line be made available, and trust the same will have the approval of the Legislature.

EASTERN DIVISION — GENERAL REPAIRS AND IMPROVEMENTS

During the year 1917 there has been manufactured at the State shops, Cohoes, and delivered as noted below, equipment and repair materials of the following values:

Section No. 1, Erie Canal	\$2,959 46
Section No. 2, Erie Canal	605 59
Section No. 3, Erie Canal	1,216 62
Section No. 4, Erie Canal	1,740 32
Section No. 5, Erie Canal (Middle Division) . . .	403 00
Section No. 1, Champlain Canal	1,300 54
Section No. 2, Champlain Canal	1,207 67
Section No. 3, Champlain Canal	96 00
State Dredge No. 1	280 14
State Dredge No. 3	180 87
State Boat "Inspector"	69 83
State Boat "Inspector No. 2"	96 25
State Tug "Ethel"	44 69
State Tug "Amsterdam"	40 65
State Tug "Schenectady"	40 58
State steam pump boat	459 27
State sand blast boat	13 00
Drake's draw bridge, New Hamburg	14 58
Schuylerville terminal gates	78 84
Terminal derricks	1,164 45
New derrick scow (incomplete)	6,486 32
Total	\$18,498 67

Fifteen derricks for erection on the new Barge canal terminals have been made and shipped.

A new derrick scow, 28 feet by 90 feet, for use on the new canal is in process of construction.

A boat house has been constructed just west of Barge Lock 3, at Waterford, for the housing of inspection boats.

Ten lock gates have been manufactured and shipped where required, together with valves, etc., complete.

Twelve row boats have been manufactured and sent to various locks.

Eight scaffold irons, weighing about 1,600 lbs., were manufactured for the Mohawk guard gates.

One toilet house has been built.

Thirty-five pike poles have been made, sixteen cabin door braces, forty buoy cages, as well as many other repair items of bolts, wood fenders, lock gate irons of various kinds, roller frames, and other articles of equipment such as wrenches of large size, a dipper dredge handle, etc., all as required for immediate use.

State boat "Inspector No. 2" was thoroughly overhauled and painted at the beginning of the season of navigation.

All lift bridges have been kept in a good state of repair, the cables oiled, the bridges dismantled for the winter season, etc., by the bridge repair forces.

A "sweep boat" was constructed and operated on Section No. 2, Erie canal, for the purpose of locating "high spots" in the river section of the new canal. This work will be continued next season.

A financial statement showing ordinary expenditures from July 1, 1916, to June 30, 1917, both inclusive, is herewith attached.

CONCLUSION

In closing this report I desire to express my sincere appreciation of the undivided support and services given me by the rank and file of the division.

W. S. HAMLIN,

Assistant Superintendent.

Dredging.											
In canal prism.....										741 56	
Outside of canal prism.....										141 00	
Repairs.....	14,024 30	2,280 82	5,945 81	4,810 01	15,425 13	13,175 93	6,360 94	4,098 22	\$561 71	\$36,137 75	29,616 30
Drake's draw bridge.....										561 71	66,137 75
CHAPTER 702, LAWS OF 1915.											
Removal of bridges—abandoned or canals.....						480 38				480 38	480 38
CHAPTER 725, LAWS OF 1915.											
Medical services.....	45 00									345 00	
Communication.....	35 21									35 21	
Repairs.....			342 20	88 79	1,737 44	53 93				2,721 36	
Materials.....					458 91			44 20		503 11	
Fuel, light, power and water.....						63 50				63 50	3,368 18
Total.....	\$67,486 00	\$6,886 69	\$21,659 81	\$14,720 03	\$23,652 60	\$17,809 34	\$7,721 88	\$4,142 42	\$561 71	\$197,413 62	\$197,413 62

ANNUAL REPORT, showing the different items of expenditure and the cost of each, July 1, 1916, to June 30, 1917, both inclusive, on Section No. 1, Erie Canal, in charge of Edgar L. Peddie, Superintendent of Repairs, also a statement of Important Repair and Improvement Work completed during the year 1917.

	Total expenditures
Salaries, regular:	
Superintendent of repairs.....	\$1,782 00
Disbursing clerk	900 00
Lockmaster	1,500 96
Assistant lockmasters, 4, at \$1,201.....	4,800 51
Lock operators, 18, at \$1,000.....	17,795 34
Water and bridge watch.....	780 00
Wages, temporary:	
Lock helpers, 18, at \$2, 200 days each.....	7,190 00
Guard-gate tenders, 6, at \$2.50, 200 days each.....	2,185 50
Harbormaster, 7 months at \$50.....	350 00
Locktenders, 12, 7 months at \$52.50.....	3,348 00
Locktenders, 3, 7 months at \$50.....	933 15
Locktenders, 9, 7 months at \$45.....	2,652 12
Bank and water watches, 2, at \$430.....	841 94
Bridgetender, 7 months at \$30.....	196 45
Carpenter, 200 days at \$3.50.....	679 00
Carpenters, 4, 200 days at \$3.....	2,152 50
Laborers, 4, 200 days at \$2.....	1,360 00
Teamster with team, 200 days at \$5.....	992 00
Total.....	\$50,439 47

REPAIRS AND IMPROVEMENTS

New pair gates put in at Lock No. 3, Champlain.

Moved building at Lock No. 2, Barge canal.

Bridges Nos. 29 and 33, on abandoned Erie canal, removed and grade crossing constructed.

Bridge No. 32, on abandoned Erie canal, removed. Retaining wall constructed at Jones bridge. New needle beams placed in Garbrance Lane bridge, and new floor timber placed in Schuyler bridge and same replanked.

Sidewalks on Fourteenth and Twenty-third streets have had new floor timber laid; also Nineteenth street bridge, Watervliet.

Lock No. 1, Champlain canal, has been painted.

Five hundred feet old docking has been replaced.

River lock gates at lower side cut taken out and repaired.

The approaches to swing bridge have been filled in and graded.

An office has been built in Troy terminal building.

The Cohoes and Green Island dyke has been widened and fence erected along same.

All bridges have been repaired where necessary. All weeds cut on section.

The capstan pits on Locks Nos. 3, 4, 5 and 6, Barge canal, filled in with concrete.

EDGAR L. PEDDIE,
Superintendent.

ANNUAL REPORT, showing the different items of expenditure, and the cost of each, July 1, 1916, to June 30, 1917, both inclusive, on Section No. 2, Erie Canal, in charge of James Scanlon, Superintendent of Repairs; also a statement of the Important Repair and Improvement Work completed during the year 1917.

	Total expenditures
Salaries, regular:	
Superintendent of repairs.....	\$1,782 00
Disbursing clerk	900 00
Lockmasters, 2, at \$1,501.....	1,500 96
Assistant lockmasters, 3, at \$1,201.....	3,602 88
Lock operators, 12, at \$1,000.....	10,869 39
Wages, temporary:	
Laborer (shop watchman).....	540 00
Lock helpers, 15, 200 days at \$2.....	4,790 00
Light-tenders, 2, 7 months at \$100.....	1,306 68
Carpenter, 200 days at \$3.50.....	700 00
Scow captain, 7 months at \$60.....	300 00
Laborers, 11, 200 days at \$2.....	2,504 00
Teamsters with teams, 2, 7 months at \$90.....	830 00
Cook, 7 months at \$20.....	60 00
Total.....	\$29,685 91

REPAIRS AND IMPROVEMENTS

Section scows were calked, repaired and painted.

Thirty-five concrete anchor blocks of different sizes were constructed for use on the buoys.

All buoys were cleaned, repaired and painted, cables, clamps, etc., oiled and placed on stations at opening of navigation, recovered and reset after two storms, and again removed at close of navigation.

Shoring was placed under Jefferson and Church street bridges in the city of Schenectady.

A stiff-leg derrick erected on the terminal at Schenectady.

About 40,000 willow cuttings were set along the shores for the protection of the canal banks.

Warning signs have been placed on old towing-path where necessary.

Storehouse constructed at Lock No. 8 for the storage of oils, etc.

All drains and culverts under dirt fills have been cleaned and racks installed to prevent same from filling up with débris.

Whaling strips on Locks Nos. 8, 9 and 10 have been repaired and replaced with new where necessary.

Stairs and foot bridge for the Union street lift bridge have been removed.

All bridges spanning abandoned canal, and still in use, were kept in good repair.

Weeds and brush on section have been cut and burned.

All earth fills at sites of removed bridges have been repaired.

Ten bridges spanning the abandoned canal have been removed, and crossings constructed at grade with necessary culverts, guard-rails, etc.

Ice gorges which formed in the Mohawk river were dynamited and flood conditions at Schenectady relieved.

JAMES SCANLON,
Superintendent.

ANNUAL REPORT, showing the different items of expenditure, and the cost of each, July 1, 1916, to June 30, 1917, both inclusive, on Section No. 3, Erie Canal, in charge of Frank W. Reynolds, Superintendent of Repairs, also a statement of the Important Repair and Improvement Work completed during the year 1917.

	Total expenditures
Salaries, regular:	
Superintendent of repairs.....	\$1,782 00
Disbursing clerk	900 00
Watchman (shop)	480 00
Lockmaster	1,501 00
Assistant lockmasters, 7, at \$1,201.....	8,276 90
Lock operators, 20, at \$1,000.....	17,980 47
Wages, temporary:	
Lockhelpers, 27, 200 days at \$2.....	7,182 00
Light-tenders, 3, 7 months at \$100.....	1,950 00
Carpenters, 2, 200 days at \$3.50.....	1,314 25
Carpenters, 3, 200 days at \$3.....	1,285 50
Laborers (common), 7, 200 days at \$2.....	1,881 75
Scow captain, 7 months at \$60.....	302 31
Teamsters, 2, with teams, 7 months at \$100.....	920 53
Cooks, 2, 7 months at \$20.,.....	240 50
Total.....	\$45,997 21

REPAIRS AND IMPROVEMENTS

Building roadway and dyke, Fort Plain terminal to Lock No. 15.

Removing wreck of sunken boat at Lock No. 13.

Caring for State scows not in use.

Riprapping stream entrance, Otsquago creek.

Repairs to section scows.

Erecting terminal derricks (3).

Rebuilding and cleaning culverts.

Taking down and making fills at Bridges Nos. 90, 93, 111, 112, 114 and 118 and six bridges over Rocky Rift feeder.

Building oil house, Lock No. 11.

Raising roadway power house to Lock No. 13.

Taking down and storing terminal derricks and arc light poles for winter.

Buoys — Repairing, setting, raising and resetting, removing and storing for the winter.

Repairs to lock gates.

Putting on wearing pieces on upper guide wall, Lock No. 16.

Repairs to State shop.

Cutting 90,000 willows.

Setting 40,000 willows.

Aids to navigation, raising sunken boats and assisting same.

Repairs to fills due to settling at sites, Bridges Nos. 82, 92 and 94.

Cutting weeds on section.

Repairs to thirty bridges on the section, including new needle beams, new planking and timber bents under bridges where necessary.

FRANK W. REYNOLDS,
Superintendent.

ANNUAL REPORT, showing the different items of expenditure, and the cost of each, July 1, 1916, to June 30, 1917, both inclusive, on Section No. 4, Erie canal, in charge of William Brennan, Superintendent of Repairs, also a statement of the Important Repair and Improvement Work completed during the year 1917.

	Total expenditures
Salaries, regular:	
Superintendent of repairs.....	\$1,782 00
Disbursing clerk	900 00
Watchman (shop)	480 00
Lockmaster	1,500 96
Assistant lockmasters, 3, at \$1,201.....	2,665 46
Lock operators, 6, at \$1,000.....	5,779 10
Wages, temporary:	
Lock helpers, 9, 200 days at \$2.....	2,688 00
Light-tender, 7 months at \$100.....	662 90
Feeder-tender, 7 months at \$75.....	127 02
Bridgetenders, 3, 200 days at \$2.....	1,200 00
Carpenter, 200 days at \$3.50.....	679 00
Carpenters, 3, 200 days at \$2.....	1,173 00
Scow captain, 7 months at \$60.....	300 00
Teamsters, 2, with teams, 7 months at \$90.....	1,220 00
Laborers (common), 6, 200 days at \$2.....	2,031 50
Cooks, 2, 7 months at \$20.....	200 00
Total.....	\$23,388 94

REPAIRS AND IMPROVEMENTS

Leak in bottom of canal 1,000 feet west of Lock No. 17, at Little Falls, repaired.

Three bridges spanning abandoned Erie canal have been taken down and crossings constructed at grade.

New office has been built for the Superintendent of Repairs located on the barge terminal at Herkimer.

Terminal warehouse built on the Barge terminal at Herkimer.

Buoys have been thoroughly overhauled, painted, placed in water, re-set and maintained, and again removed at close of navigation.

Weeds and brush have been cut along entire section.

Barge canal bridges have been replanked where necessary, and the old canal bridges repaired as required.

Guard gates at Little Falls have been painted.

WILLIAM BRENNAN,
Superintendent.

ANNUAL REPORT, showing the different items of expenditure, and the cost of each, July 1, 1916, to June 30, 1917, both inclusive, on Section No. 1, Champlain canal, in charge of John B. Hutchins, Superintendent of Repairs, also a statement of the Important Repair and Improvement Work completed during the year 1917:

	Total expenditures
Salaries, regular:	
Superintendent of repairs.....	\$1,782 00
Disbursing clerk	900 00
Lockmaster	1,500 96
Assistant lockmasters, 5, at \$1,201.....	5,947 23
Lock operators, 10, at \$1,000.....	9,999 60
Wages, temporary:	
Lock helpers, 15, 200 days at \$2.....	6,000 00
Light-tenders, 4, 7 months at \$100.....	1,508 05
Carpenter, 200 days at \$3.50.....	671 00
Carpenters, 3, 200 days at \$3.....	1,779 50
Scow captain, 7 months at \$60.....	300 00
Teamsters, 2, with teams, 7 months at \$90.....	1,260 00
Laborers (common), 8, 200 days at \$2.....	2,679 50
Cooks, 2, 7 months at \$20.....	196 16
Total.....	\$34,524 00

REPAIRS AND IMPROVEMENTS

The lock gates on Lock No. 4, Waterford, old canal, and lock house have been repaired, and a leak in wheel pit, Lock No. 4, Barge canal, at Stillwater.

About 30,000 willow sprouts were set out in the spring along the banks of the new Barge canal.

A break in the old canal north of Champlain avenue, Mechanicville, was repaired and Champlain avenue bridge fill was dug up and a 6' x 10' culvert was installed, and a retaining wall built on west end of Mohawk river bridge.

Twelve bridges on the abandoned Champlain canal have been removed and fills made across canal, also one bridge removed and fill made across canal by the Hudson Valley Railroad Company.

All bridges on section, both old and new canal, which are to be retained have been repaired and kept in a safe condition, also some repairs have been made to the bridges on the abandoned canal.

The fills across the abandoned canal made during 1916 have all been repaired.

Fifty-five screens have been made for the windows in Barge canal lock houses, also cabinets for life rings, cabinets for tool and supply lists, and work benches for each of the five locks.

Walks on the new lock gates, Barge canal locks, have all been replanked.

Sides and bottom of aqueduct at Schuylerville have been removed.

Removed stairs and overhead sidewalk at Waterford lift-bridge.

A derrick has been erected in connection with terminal warehouse on terminal dock, Mechanicville, N. Y.

The banks of retained old canal at Waterford and Schuylerville have been mowed and kept free from grass and weeds.

A new storehouse and State shop was erected on the extreme north end of terminal dock, Mechanicville; size of building 28' x 44' x 20' high, two stories, gable roof.

All the buoys were scraped, repaired and painted, slats removed from cages, and new barrels installed where necessary; the buoys were all placed in river complete prior to opening of navigation and have been kept in repair through the season, and removed at close of navigation.

Lower parts of Barge canal lock gates were painted with black Stiktite paint, also buffer beams were painted at this time with the Stiktite paint.

The abutments on the Mohawk river bridge have been repaired and pointed up.

Forty thousand willow sprouts were cut and placed in sand, ready to be set out in the spring.

JOHN B. HUTCHINS,
Superintendent.

ANNUAL REPORT, showing the different items of expenditure, and the cost of each, July 1, 1916, to June 30, 1917, both inclusive, on Section No. 2, Champlain canal, in charge of Patrick O'Grady, Superintendent of Repairs, also a statement of Important Repair and Improvement Work completed during the year 1917.

	Total expenditures
Salaries, regular:	
Superintendent of repairs.....	\$1,782 00
Disbursing clerk	761 54
Lockmaster	1,501 00
Assistant lockmasters, 3, at \$1,201.....	3,603 00
Lock operators, 6, at \$1,000.....	5,946 25
Wages, temporary:	
Lock helpers, 9, 200 days at \$2.....	3,600 00
Light-tenders, 2, 7 months at \$100.....	1,070 00
Carpenter, 200 days at \$3.50.....	700 00
Carpenters, 3, 200 days at \$3.....	1,764 00
Scow captain, 7 months at \$60.....	390 00
Feeder-tender, 7 months at \$45.....	315 00
Teamster, with team, 7 months at \$90.....	630 00
Laborers (common), 6, 200 days at \$2.....	2,375 00
Locktenders, 42 (Glens Falls feeder), 7 months at \$45	11,205 00
Total	\$35,642 79

REPAIRS AND IMPROVEMENTS

The usual necessary repairs were made upon the locks and their machinery.

New mitre sills were placed in the guard lock at the Glens Falls feeder dam.

A new derrick was placed on the terminal.

During spring repairs a retaining concrete wall was built at each side of the waste weir at Lock No. 15, Champlain canal, which stopped all the leaks and strengthened the banks.

All the buoys were taken from the river at the close of navigation, painted and renumbered before the opening of navigation. We had very little trouble with the buoys or lights during the season.

During the season all weeds, brush, etc., were cut and burned.

High water interrupted navigation during the month of June. Navigation was suspended and the drop gate at Crocker's reef closed from June 12th to June 19th, owing to the high water.

The abandoned Champlain canal was cleaned and drained by cutting ditches through the bank and drawing the stagnant water away, leaving the old canal bottom in a clean and sanitary condition.

Seven bridges spanning abandoned canal have been removed and grade crossings constructed.

PATRICK O'GRADY,
Superintendent.

ANNUAL REPORT, showing the different items of expenditure, and the cost of each, July 1, 1916, to June 30, 1917, both inclusive, on Section No. 3, Champlain canal, in charge of Henry Neddo, Superintendent of Repairs, also a statement of the Important Repair and Improvement Work completed during the year 1917.

	Total expenditures
Salaries, regular:	
Superintendent of repairs.....	\$1,782 00
Disbursing clerk	900 00
Lockmaster	1,501 00
Assistant lockmasters, 3, at \$1,201.....	3,302 76
Lock operators, 6, at \$1,000.....	6,000 00
Wages, temporary:	
Lock helpers, 9, 200 days at \$2.....	3,600 00
Harbormaster, 7 months at \$75.....	525 00
Bank watch, with horse, 7 months at \$75.....	487 50
Bank watchmen, 2, 7 months at \$40.....	520 00
Carpenter, 200 days at \$3.50.....	644 00
Carpenters, 2, 200 days at \$3.....	1,081 50
Scow captain, 7 months at \$60.....	300 00
Laborers (common), 8, 200 days at \$2.....	2,877 00
Total.....	\$23,520 76

REPAIRS AND IMPROVEMENTS

Lock No. 12, at Whitehall, was rewired throughout with steel armored cable, cable crossed overhead under Clinton avenue bridge, doing away with submerged cable at bottom of lock. About 5,000 feet of steel armored cable was used.

The State shop was moved from bank of abandoned canal to bank of Barge canal, a distance of about 1,000 feet. Shop has been thoroughly repaired and painted. Improvements include new sills, concrete floor and concrete foundation under the building. State yard was transferred to new site of shop and a tight board fence built around shop and yard. All timber and other material has been moved from bank of old canal to present site of yard.

Gravel scow has been improved by caulking and painting sides and deck.

Three new scows or row boats have been built and supplied to Locks Nos. 9, 11 and 12.

Five bridges spanning the abandoned canal have been removed and grade crossings with guard rail have been constructed.

The old abandoned canal, at Fort Ann, has been drained to remove stagnant pools of water, complaint having been made by the health authorities. This work required about 1,500 lineal feet of ditching.

Cabinets and all other metal fixtures except gates on Locks Nos. 9, 11 and 12 have been painted and all remaining Barge canal bridges have been cleaned, scraped and painted.

The old storehouse at Lock No. 12 has been torn down and a new shed build at State yard to house needles for Lock No. 12.

Thirty thousand willow cuttings were set out along banks of Barge canal to prevent slides. As many more cuttings have been made for setting out next spring.

Barge canal bridges have all been replanked where needed.

Capstan motors have been removed from recesses of Locks Nos. 9, 11 and 12 and capstans placed at top of wall.

Low, flat land on summit level has been ditched and drained and brush and weeds have been cut along section.

HENRY NEDDO,
Superintendent.

MIDDLE DIVISION

REPORT OF THE ASSISTANT SUPERINTENDENT OF PUBLIC WORKS

SYRACUSE, N. Y., *January 1, 1918.*

HON. W. W. WOTHERSPOON, *Superintendent of Public Works,
Albany, N. Y.:*

DEAR SIR.—The annual report covering repairs and improvements on the Middle Division of the New York State canals is herewith respectfully submitted:

DIVISION PLANT AND EQUIPMENT

Dredge Fleet No. 1 — General repairs made to dredge, tug, dump scows and living boat.

State shop — Repairs made to air compressor, steam hammer, hoisting engines, derricks, pile drivers, planer, concrete mixer, boiler and other machinery. Repaired heating plant for weighlock building.

Put new galvanized roof on pattern storehouse.

Rearranged and repaired patterns for Barge canal structures.

General repairs made to pump boat.

General repairs made to derrick boat "Stevens."

General repairs made to Derrick Scow No. 3.

Purchased motorboat for use in connection with Hydraulic Dredges Nos. 1 and 2.

Installed engine and derrick on Derrick Boat No. 1.

Purchased piledriver hammer for derrick boat "Stevens."

General repairs made to gravel scow.

General repairs made to dump scow of dredge "Pathfinder."

Installed motors in boats used by lockmasters on Section No. 5, Erie canal, and Oswego canal.

Section 5, Erie Canal

Dredged at east end of Oneida lake and in Barge canal on site of Contracts Nos. 4 and 44.

Replanked bridge at Sylvan Beach.

Cut out ice from underneath arches of Oriskany aqueduct.

Framed three new highway bridges in shop at Utica.

Overhauled and made general repairs and replanked the several lift bridges over the old canal in the city of Utica; also Peterboro street lift bridge at Canastota.

Repaired break in berme bank east of Higginsville.

Cleaned and deepened ditch along berme side of canal between Bridges Nos. 51 and 52.

Relaid 300 feet of slope wall between Canastota and Durhamville.

Relaid 30 feet of slope wall just east of Durhamville aqueduct.

Relaid 100 feet of slope wall east of State bridge.

Relaid 100 feet of slope wall west of Grove Spring bridge.

Relaid 1,200 feet of slope wall between Grove Spring bridge and New London.

Relaid vertical wall at Clinton street, Whitesboro.

Relaid 40 feet of vertical wall east of Lock 46.

Removed sand bar from prism of canal at Ballou's waste weir.

Built new concrete collector's office at west junction lock, Rome.

Replanked Oriskany road bridges crossing Barge canal and Mohawk river channels.

Repaired leak in bottom of West Junction lock, Rome.

Repairs made to approaches of terminal at Utica.

Built new concrete lock house at junction lock, New London.

Dredged above west junction lock, Rome.

Repaired Eggleston bridge across old Chenango canal.

Raised sunken boat at Oriskany and removed it from channel.

Cleaned out gravel and refuse from Oriskany creek in front of feeder headgates.

Removed sunken boat at Bradley's bridge.

Cleaned out sand bars at Teft's and Murphy's bridges.

Replanked Bridge No. 48 at Durhamville.

Dredged prism of old canal between Rome and Oriskany.

Removed steel piling from canal at junction lock, Rome.

Constructed telephone line to terminal lock, Utica.

Replanked Bridges Nos. 7 and 30.

Erected new Bridge No. 26 at Oriskany, known as Christman's.

Repaired bridge across old Chenango canal, Bouckville.

Replanked and repaired bridge across Madison feeder.

Removed bridges over old canal between Rome and New London and made fill to provide roadways.

Erected new bridge No. 28 at Oriskany.

Cleaned out channel of Oriskany creek at Oriskany Falls.

General repairs were made to the following bridges: Nos. 1, 5, 6, 8, 9, 10, 11, 12, 13, 14, 16, 35, 49, 60 and 62.

Purchased motor boat to be used on section for inspection purposes.

Cut quantity of willows to be set in new Barge canal banks.

Installed power plant at Hinckley reservoir dam to operate gates.

Repaired and replanked several bridges across Madison and Chenango feeders.

Repairs made to Eaton brook reservoir spillway.

Riprapped bank of Delta reservoir to protect highway.

Repaired waste weirs in Madison feeder.

Repaired highway between Leland's ponds reservoirs.

Repaired the Betts' and Carpenter's bridges across Kingsley brook reservoir.

Repaired fence at head of Madison reservoir.

Section 6, Erie Canal

Built and installed new gates for Lock No. 5 at Mud lock.

General repairs were made to the several lift bridges in the city of Syracuse.

Replanked Greenpoint bridge over Oswego canal.

Repairs made to stopgate in long level east of Lock No. 47.

Replanked sides of Fayetteville aqueduct.

Renewed timber work of Pool's brook waste weir.

Repairs made to bridge over Orville feeder in the village of Orville.

Replanked bridge at Hedson's.

Repairs made to Locks 47, 48, 49 and 50, Erie canal, and Locks 1, 2, 3 and 5, Oswego canal.

Repaired south abutment of Catherine street bridge, Syracuse.

Relaid fifty feet of towpath wall west of Gregg's bridge.

Cleaned out Syracuse levels of both Erie and Oswego canals.

Repointed walls both sides of canal in city of Syracuse.

Repairs made to State Scows Nos. 1 and 2.

Relaid 200 feet of wall west of Canaseraga bridge.

Drove piles in Oneida river for stake lights.

Placed buoys in Oneida lake and Oneida river.

Raised sunken boat in Syracuse level near West street.

Raised sunken boat in long level near Lock No. 47.

Dredged prism of canal near Division street, Syracuse level.

Dredged at different points in Liverpool level.

Dredged Chittenango feeder near canal.

Repaired gates in Onondaga creek culvert.

Scraped and graded towpath near Lock No. 50 and filled holes with gravel.

Replanked Hedson's, Beebe's, Chittenango and Gregg's bridges.

Replanked bridge over old canal at Baldwinsville.

Removed sunken boat from Seneca river above lock at Baldwinsville.

Removed sunken boat from canal at Belle Isle.

Removed sunken boat from canal at Fayetteville.

Repaired leak in waste weir between Locks Nos. 2 and 3, Oswego canal.

Cut weeds and brush along line of section.

Repaired Fuller's bridge.

Cleaned out underneath arches of Canaseraga culvert.

Replanked Bridges Nos. 27 and 48.

Repairs made to Orville aqueduct.

Excavated under railroad bridge at Brewerton.

Cleaned out underneath arches of Bloody brook culvert.

Cut quantity of willows and set them in new Barge canal banks.

Repaired automatic flood gate at Baldwinsville.

Removed buoys from Oneida lake.

Removed buoys from Oneida and Seneca rivers.

Repaired gate house of Erieville reservoir.

Built fence along highway paralleling Erieville reservoir.
 Repaired gates in Jamesville reservoir dam.
 Repaired road at head of Otisco lake reservoir.

Section 7, Erie Canal

Repaired operating machinery and gates and repointed walls of Locks Nos. 51 and 52.

Rebuilt Bridge No. 110.

Removed sand bar at Putnam's creek waste weir.

Relaid wall at Bridge No. 117.

General repairs made to Richmond, Centerport, Jordan and Crane brook aqueducts and Putnam creek waste weir.

Removed sand bars along line of section wherever necessary.

Relaid slope wall at various points.

Cut weeds and brush along banks of canal and feeders.

Cleaned out lock wells of Lock No. 51.

Removed sunken boat at Montezuma.

Removed sunken boat at Jordan.

Removed sunken boat at May's Point.

Drove sheet piling and loaded berme bank at Richmond aqueduct with stone to stop leak.

Repaired slide in bank of Owasco feeder.

Cleaned out eel grass from Owasco feeder.

Repairs made to berme banks along Montezuma and Weedsport levels.

Removed sunken boat at Port Byron.

Cleaned out Culverts Nos. 72 and 73.

Repointed side walls of Lock No. 51 to stop leaks.

Gravelled and repaired approaches to following bridges: Nos. 98, 99, 100, 101, 102, 103, 104, 106, 110, 112, 113, 114, 115, 116, 117, 118, 119, 121, 121½, 122, 123, also toll road bridge.

Cleaned out culverts Nos. 60, 61, 63, 64, 65, 66 and 67.

Replanked Bonta's bridge.

Repairs made to berme bank at Port Byron.

Rebuilt docking at Jordan.

Cut and set willows in banks of Barge canal.

Repaired gates in Owasco lake dam.

Oswego Canal

Completed repairs to power house, lock and lift bridge, Phoenix.
 Repaired headgates of Varick canal.

Repaired washout in roadway across old canal at Hinmansville.

Repaired road alongside Lock No. 1 at Phoenix.

Overhauled operating machinery of bascule bridge, Phoenix.

Cleaned and repainted buoys.

Removed old cages from buoys and refitted them with new type lanterns.

Placed buoys between Mud Lock and Oswego.

Removed stone from bottom of Lock No. 5.

Dredged below Locks Nos. 7 and 8 at Oswego.

Removed sunken boat at Battle Island.

Removed piles from Oncida lake that were a menace to navigation.

Repaired gate hoists in dam at Phoenix.

Repaired Seward street bridge across old canal at Fulton.

Cleaned out ditch paralleling canal at Fulton.

Repaired dyke at Fulton.

Repaired head gates of hydraulic canal, Oswego.

Straightened and cleaned out Bell creek in the town of Schroepel, Oswego county.

Raised sunken boat at Oswego.

Repairs made to hydraulic canal, Fulton.

Dredged below lower bridge at Fulton.

Removed abutments of old towing-path bridge at Three River Point.

Dredged channel at Battle Island.

Dredged in Seneca river above Three River Point.

Raised bridge at Minetto to provide increased clearance.

Picked up buoys.

Cayuga and Seneca Canal.

Installed new lanterns and flashers in lighthouse in Seneca lake at Geneva.

Placed buoys in lower end of Cayuga lake.

Raised mud scow at Waterloo.

Repaired leak in wall of Lock No. 1, old canal, at Waterloo.

Rebuilt approaches to Pre-Emption bridge.
 Cut weeds and brush along line of section.
 Repairs were made to Evans street bridge, Geneva.
 Repaired towpath, Cayuga level.
 Repaired leak in bank, Montezuma level.
 Repaired towpath bank at Waterloo.
 Repaired swing bridge at Cayuga.
 Repaired Locust, East Race and Gorham streets bridges, Waterloo.
 Raised sunken boat at Cayuga.
 Strengthened floor system and replanked Lake street bridge, Geneva.
 Cut quantity of willows to be set in banks.
 Strengthened Free bridge across Cayuga level by putting in new rods.

Black River Canal

Dynamited and removed ice from channel at Wells Creek and Stringer Creek aqueducts to relieve flood conditions.
 Erected new bridge across Forestport feeder at Ward's farm, also rebuilt docking.
 Placed stone and built riprap wall along bank of Delta reservoir to protect highway.
 Rebuilt docking at head of Locks Nos. 69 and 52.
 Rebuilt docking and sluice at head of Lock 56.
 Rebuilt sluices at Locks Nos. 3, 6, 18 and 20.
 Removed sand bars and cleaned out prism of canal between Rome and Boonville and in Forestport feeder.
 Put new concrete bottom in Locks Nos. 58 and 60.
 Removed 350 lineal feet of old timber docking on Summit level near Main street, Boonville, and replaced it with concrete.
 Repaired Whittlesey and Pratt's landing bridges.
 Cleaned out culvert at North Western.
 Placed new bents under Bridge No. 77 at Forestport.
 Rebuilt Belin's Bridge No. 21.
 Removed eel grass from levels between Locks Nos. 5 and 7.
 Repaired towpath at various places along line of section.
 Repaired Garden street swing bridge, Rome.
 Replanked Stanwix street bridge, Rome.

Repaired tumble gate in upper lock of Delta combines.

Rebuilt Bridge No. 27.

Rebuilt sluice at Lock No. 61.

Repaired break in berme bank above Lock No. 54.

Repaired Dutch Hill Bridge No. 25 and Denslow Bridge No. 39 across Forestport feeder.

Repaired Wells Creek aqueduct.

Loaded embankment above Lock No. 54 with stone.

Put new gates in Locks Nos. 23, 29, 30, 47 and 48.

Cut weeds and brush between Rome and Boonville, and along Forestport feeder, also within flowline of Delta reservoir.

North Lake road — graded, graveled and cleaned out ditches.

Rebuilt culverts and replaced wooden sluices with concrete.

Made general repairs to the following locks: Nos. 2, 3, 4, 5, 6, 7, 14, 16, 17, 18, 19, 20, 22, 23, 25, 26, 27, 30, 34, also combined locks at Delta.

Repaired Freeman Bridge No. 22.

Repaired towpath on Forestport feeder.

Rebuilt Bridge No. 19, known as Waldo's.

Rebuilt Bridge No. 40.

Repaired Bridges Nos. 5, 17, 24, 27, 30, 68, 70 and 71.

Repaired washout in towpath bank near Dutch Hill.

Filled in sink holes at Hillside.

Riprapped towpath bank at Lock No. 47.

Repairs were made to State house at North lake.

Repaired sluices at Locks Nos. 37, 38, 44, 46, 49, 58 and 60.

Rebuilt Dustin and Ebert's bridges across Alder Creek reservoir.

Repaired Alder Creek reservoir dam.

Repaired fence along Alder Creek reservoir.

A financial table showing the expenditures during the fiscal year, from July 1, 1916, to June 30, 1917, is appended hereto.

D. S. BURLEIGH,

Assistant Superintendent.

DETAILED STATEMENT OF EXPENDITURES ON THE MIDDLE DIVISION BY D. S. BURLEIGH, ASSISTANT SUPERINTENDENT OF PUBLIC WORKS, IN ACCORDANCE WITH CHAPTER 646, LAWS OF 1916, FOR THE FISCAL YEAR JULY 1, 1916, TO JUNE 30, 1917, INCLUSIVE.

	Middle Division.	Section 5, Erie Canal.	Section 6, Erie Canal.	Section 7, Erie Canal.	Oswego Canal.	Cayuga and Seneca Canal.	Black River Canal.	Total.
GENERAL SUPERVISION	\$12,000 00							\$12,000 00
Salaries, regular.....								
GENERAL FIELD AND SHOP FORCE.								
Salaries, regular.....	8,874 91							8,874 91
Wages, temporary.....	6,596 99	\$976 89	\$4,908 02	\$174 00	\$1,163 48	\$36 80	\$370 93	14,276 86
RESERVOIR DIVISION.								
Wages, regular.....	900 00	1,670 00	1,140 00	240 00			1,200 00	5,150 00
BOAT CREWS DIVISION.								
Wages, temporary.....	818 09	1,038 08	668 53	548 23	684 78	380 76		4,138 46
ADDITIONAL CLERK HIRE AND TEMPORARY SERVICE.								
Salaries, temporary.....	10 83							10 83
LAND OPERATION.								
Water.....	1,568 49	314 27	170 52	99 92	1,024 04	520 83	97 35	3,795 47
.....		48 00	80 17	60 67	128 67	85 50	212 51	619 52
.....	123 32	210 55	144 35	100 35	883 10	206 85		1,677 52
.....	2,264 59	521 13	407 41	156 65	2,268 86	191 35	860 49	6,670 48
.....	3,189 14	2,231 51	874 75	717 85	350 24	18 73	3,299 29	10,671 51
.....	1,872 48	450 00	27 34	52 50	257 87	137 44	83 08	2,890 71
.....	444 50	135 74	32 10	43 40	127 10	64 22	94 97	942 12
.....				88 00	144 00			232 00
newspaper clippings and notices.....	3 75							3 75
CONSTRUCTION OR PERMANENT BETTERMENTS.								
Ditching outside canal prism.....	8,216 86	87 75			58 00			145 75
Repairs, Part III.....		11,822 12	8,700 39	2,271 28	14,183 24	3,497 61	17,095 43	65,792 92
Total.....	\$47,484 04	\$19,506 04	\$17,168 57	\$4,561 84	\$21,268 38	\$5,189 84	\$23,304 10	\$138,432 81

DETAILED STATEMENT of Expenditures on the Middle Division by D. S. Burleigh, Assistant Superintendent of Public Works, under special appropriations, for the fiscal year July 1, 1916, to June 30, 1917, inclusive.

	Middle Division.	Section 5, Erie Canal.	Section 6, Erie Canal.	Section 7, Erie Canal.	Oswego Canal.	Cayuga and Seneca Canal.	Black River Canal.	Totals
Dredging within limits of Contract No. 4 (Chap 147, Laws 1903).....	...	\$59,151 73	...	...	...	...	...	\$59,151 73
Reservoir.....	...	343 77	...	...	...	...	...	343 77
Chap.....	\$15 50	15 50
N. Y.....	\$684 99	...	684 99
Laws.....	\$7 35	...	...	740 10
Incidents.....	...	732 75	...	...	...	...	...	167 39
Lock.....	...	167 39	...	...	...	...	...	393 17
Barge P. 147.....	...	393 17	...	...	...	...	...	824 81
Chap.....	...	824 81	...	...	...	...	...	16,054 44
Chap.....	\$8,802 33	2,086 16	\$1,484 20	\$345 58	300 44	631 30	2,504 34	10,373 36
Totals.....	\$19,175 69	\$63,699 76	\$1,484 29	\$345 58	\$307 79	\$1,210 29	\$2,519 84	\$89,749 36

*Annual Report, showing the different items of expenditure, etc.,
on section 5, Erie canal — (Continued).*

STRUCTURES OR WORKS, ETC.	Whole number on section	Total expenditures
Digging post holes for new telephone line, Terminal Harbor lock, Utica.....	\$42 22
Drawing cinders for fill at approaches, Ter- minal Harbor, Utica.....	246 37
Cleaning out under arches, Cowassalon aque- duct	51 69
Putting up new derrick at Rome terminal..	15 00
Repairing tumble gates, West Junction lock, at Rome	9 00
Total	\$24,211 43

REPAIRS AND IMPROVEMENTS

The following new bridges were framed and placed: Evans Farm Bridge No. 25, old Erie; Christman Farm Bridge No. 26, old Erie; Brainard Farm Bridge No. 28, old Erie.

The following bridges were replanked: Oriskany Road bridge over improved Erie; Oriskany Road bridge over Mohawk river; Durhamville Road Bridge No. 48, old Erie; Kirley's Farm Bridge No. 3, old Erie; Whitesboro Street Lift Bridge No. 14, old Erie; Bradley's Road Bridge No. 24, old Erie.

On the following bridges railings and planking were replaced where needed: Hotel Street Lift Bridge No. 9, Washington Street Bridge No. 11, Broad Street Bridge No. 4, Second Street Bridge No. 5, First Street Bridge No. 6, Broadway Foot Bridge No. 12, Cornelia Street Bridge No. 13, Schuyler Street Lift Bridge No. 16, De Puyster Street Bridge No. 35.

Built and placed new needle beam house at the following improved Erie locks: Junction lock at New London, Lock No. 20, Lock No. 21, Lock No. 22.

Made repairs to berme bank and docking along section where needed.

Relaid floors and made necessary repairs to two State scows on section.

Filled in the approaches to new terminal harbor with cinders and leveled same at Utica.

Cleaned out bar at Ballou's creek, old Erie, at Broad street, Utica.

Repaired and relaid vertical wall along section where necessary.

Cleaned out State ditches at a number of points along section where needed.

JOHN C. DILLON,
Superintendent.

ANNUAL REPORT, showing the different items of expenditure, and the cost of each, July 1, 1916, to June 30, 1917, both inclusive, on section 6, Erie canal, in charge of E. J. Clark, Superintendent of Repairs, also a statement of the Important Repair and Improvement Work completed during the year 1917.

STRUCTURES OR WORKS, ETC.	Total expenditures
Superintendent of repairs.....	\$1,782 00
Clerk	900 00
Lockmaster	341 67
Assistant lockmasters	1,467 84
Lock operators	572 20
Lock helpers	2,094 00
Buoy light tenders.....	593 55
Watching canal	3,274 48
Lock-tending (exclusive of oil)	8,800 00
Lock-gates (repairs)	299 91
Bridge repairs (farm, road and towpath)	3,285 27
Waste-weirs	34 45
Aqueducts	52 89
Culverts	766 34
Raising and repairing towpath and berme bank, not including repairs to slope walls	497 76
Raising sunken boats (2)	52 54
Cleaning rock from Lock No. 5, Barge canal, Oswego..	72 45
Cleaning rock from Lock No. 8, Barge canal, Oswego..	16 10
Raising ice breaker	35 54
Cutting weeds and brush	707 48
Setting willows along Barge canal banks	126 35
Setting snubbing posts	46 54
Removing rubbish from Lock No. 49 to dump	34 44
Delivering toilet houses, boats, etc., to Lock No. 21, Barge canal	76 88
Closing canal, locking lock-houses, etc	15 96
Moving on scows at opening of navigation	27 55
Total	\$25,974 19

E. J. CLARK,
Superintendent.

ANNUAL REPORT, showing the different items of expenditure, and the cost of each, July 1, 1916, to June 30, 1917, both inclusive, on section 7, Erie canal, in charge of A. B. Hallett, Superintendent of Repairs, also a statement of the Important Repair and Improvement Work completed during the year 1917.

STRUCTURES OR WORKS, ETC.	Whole number on section	Total expenditures
Locks	2	\$134 20
Lock-tending (exclusive of oil) . . . . .	.....	3,300 00
Lock-gates	16	80 39
Aqueducts	5	468 77
Waste-weirs	3	.....
Culverts	21	180 18
Farm bridges (wood)	3	242 12
Farm bridge (iron)	1	.....
Road bridges (wood)	10	.....
Road bridges (iron)	14	744 53
Towpath bridges (wood)	2	.....
State scows	2	3 00
Ice breakers	1	24 46
Lock-houses	2	.....
Work-shop	1	12 00
Watch-houses	4	.....
Raising and repairing towpath and berme bank, not including repairs to slope walls. . . . .	.....	2,285 28
Docking . . . . .	.....	225 08
Breaking ice and assisting boats in consequence of ice . . . . .	.....	95 32
Bank watch . . . . .	.....	1,097 38
Repairs to tools at State shop . . . . .	.....	51 00
Other miscellaneous expenditures . . . . .	.....	103 08
Other work of consequence which does not come under any of the above heads, viz.: Superintendent of repairs . . . . .	.....	1,782 00
Disbursing clerk . . . . .	.....	900 00
Feeder tenders . . . . .	.....	595 00
Mowing weeds on section and feeder . . . . .	.....	1,394 48
Repairing State sewer at Memphis . . . . .	.....	46 44
Total . . . . .	.....	\$13,764 71

REPAIRS AND IMPROVEMENTS

LOCKS

New sides to balance beams and running boards to lock gates repaired; upper wells cleaned, Lock No. 51; snub post set where necessary; machinery repaired, Lock No. 52.

BRIDGES

Farm Bridge No. 110 was erected and old one taken down; new decking Bridges Nos. 111-114; repairs were made to Bridges Nos. 98, 100, 101, 103, 104, 107, 108, 112, 113, 115, 116, 118, 120, 121, 121½, 122, 123, 124; where necessary Bridge Nos. 103, 107, 108, 110, 120 were painted.

TOWPATH

One and one-half miles of towpath was graveled, season 1916; berme bank was raised where necessary.

MOWING

The weeds and grass were mowed the entire length of section; also the eel grass in the Owasco feeder.

DOCKING

Docking was rebuilt and repaired at Port Byron and Weedsport where necessary.

CULVERTS

Culverts Nos. 62, 63, 64, 66, 67, 71 were cleaned of driftwood and rubbish and 130 rods of ditch cleaned east from Culvert No. 71.

A. B. HALLETT,
Superintendent.

ANNUAL REPORT, *showing the different items of expenditure, and the cost of each, July 1, 1916, to June 30, 1917, both inclusive, on the Oswego canal, in charge of M. A. Stranahan, Superintendent of Repairs, also a statement of the Important Repair and Improvement Work completed during the year 1917.*

STRUCTURES OR WORKS, ETC.	Total expenditures
Locks	\$28,281 65
Bridge tenders	422 00
Water watch	600 00
Reservoir tender	600 00
Gate tender	360 00
Light tenders	1,309. 68
Disbursing clerk	900 00
Superintendent of repairs.....	1,782 00
Total.....	\$34,255 33

REPAIRS AND IMPROVEMENTS

During the winter buoys were painted and repaired.

Before opening navigation, buoys and shore lights were placed along the section where it was necessary to show the location of the channel.

Telephones were installed in all lock houses.

Interior of office at Lock No. 8 and power houses were painted.

A new storehouse was built at Lock No. 7.

Approximately 1,000 tons of rock removed from the Canal bank at Lock No. 8 and placed below Lock No. 3 to repair break.

Sunken canal boats were removed from canal channel as follows: Two near old canal lock three miles north of Fulton, one from old canal lock about four miles south of Fulton.

Raised old bridge below Lock No. 5.

Removed about 80 tons of rock from Lock No. 5, and placed the control cables overhead.

Canal channel was dredged below Lock No. 7, and several pieces of railroad iron and about 10 tons of rock removed.

Canal channel was dredged at Battle Island.

Canal channel was dredged below Lock No. 3.

Derrick was erected on terminal at Fulton.

Replanked old canal bridge at Seward street, Fulton.

Repaired hydraulic canal wall south of Lock No. 3.

Repaired headgates of hydraulic canal at Oswego.

Willow trees were planted along lock wall at Lock No. 8.

State ditch at Fulton was thoroughly cleaned.

Repairs necessitated by Phoenix fire were completed.

At close of navigation, buoys and shore lights were picked up and stored for the winter.

M. A. STRANAHAN,
Superintendent.

ANNUAL REPORT, showing the different items of expenditure, and the cost of each, July 1, 1916, to June 30, 1917, both inclusive, on the Cayuga and Seneca canal, in charge of George A. Dobson, Superintendent of Repairs, also a statement of the Important Repair and Improvement Work completed during the year 1917.

STRUCTURES OR WORKS, ETC.	Whole number on section	Total expenditures
Locks, unimproved canal.....	3	\$115 04
Locks, Barge canal.....	4	331 43
Lock-tending, unimproved canal.....	1,047 72
Lock-tending, Barge canal.....	9,713 47
Watching canal	261 93
Road bridges	16	498 99
Towpath bridges	335 46
Docking	25 69
Disbursing clerk	900 00
Caring for Cayuga dam.....	600 00
Cleaning debris from Sampson creek.....	25 41
Repairs to breaches.....	132 31
Repairs to towing-path.....	154 15
Hauling I-beams and needles to State yard.	112 75
Installing timber boom at Dam No. 2.....	51 38
Removing fallen trees from canal.....	38 54
Work at State yard.....	19 69
Cutting weeds	32 54
Superintendent of repairs.....	1,782 00
Total	\$16,178 50

GEORGE A. DOBSON,
Superintendent.

164 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

ANNUAL REPORT, showing the different items of expenditure. and the cost of each, July 1, 1916, to June 30, 1917, both inclusive, on the Black River canal, in charge of Fred. M. Woolley, Superintendent of Repairs, also a statement of the Important Repair and Improvement Work completed during the year 1917.

STRUCTURES OR WORKS, ETC.	Whole number on section	Total expenditures
Locks	107	\$1,420 65
Lock-tending (exclusive of oil) .....	.....	14,715 00
Lock-gates	379	790 16
Aqueducts	5	33 50
Waste-weirs	11	.....
Culverts	19	55 25
Farm bridges (wood)	28	398 26
Road bridges (wood)	18	974 68
Road bridges (iron)	25	436 67
Towpath bridges (wood)	3	.....
State scows	2	16 00
Small boats	2	.....
Lock-houses	54	397 25
Work shops	2	.....
Watch-houses	3	.....
Timber-shed	1	.....
Raising towpath and repairing towpath and berme bank, not including repairs to slope wall .....	.....	821 26
Patrolling banks .....	.....	153 40
Docking .....	.....	483 70
Repairing sink holes .....	.....	581 31
Watching canal .....	.....	2,340 00
Other work of consequence which does not come under any of the above heads, viz.:		
Cutting brush and weeds .....	.....	401 80
Windlasses .....	.....	93 50
Tending Alder Creek reservoir .....	.....	360 00
Tending Delta reservoir .....	.....	720 00
Tending Garden street bridge .....	.....	600 00
Disbursing clerk .....	.....	600 00
Superintendent of repairs .....	.....	1,782 00
Sluices .....	.....	48 00
Cleaning superintendent's office .....	.....	42 00
Alder Creek reservoir dam .....	.....	15 00
Delta dam .....	.....	12 50
Piling lumber .....	.....	52 32

ANNUAL REPORT, *showing the different items of expenditure, and the cost of each, etc., on the Black River canal* — (Continued)

STRUCTURES OR WORKS, ETC.	Whole number on section	Total expenditures
Framing bridges	\$210 50
Framing lock-gates	649 00
Building fence	72 50
Boating lumber	213 54
Breaking ice	76 92
General repairs	2,231 00
Building boat	37 50
Total	\$31,835 17

REPAIRS AND IMPROVEMENTS

During the past season about 250 lineal feet of concrete docking was built north of the Main street bridge, on the summit level in the village of Boonville, to replace old wooden docking.

A new concrete pier was erected for the Dustin bridge which crosses the Alder Creek reservoir in the town of Forestport, in order that the 100-feet span bridge might be replaced with two 50-feet span bridges, adding to the safety of this bridge.

About 600 lineal feet of concrete wash wall was constructed along the shore of Delta reservoir, to prevent the undermining of the State highway by the wash of the waters.

All brush and weeds were cut the entire length of the canal.

Several bridges were framed and erected to replace structures that were unsafe.

During August, 1917, a break occurred in the towpath bank of the canal, above Lock No. 54, which delayed navigation for about ten days. This was repaired and the bank reinforced with a riprap wall.

FRED. M. WOOLLEY,
Superintendent.

WESTERN DIVISION

REPORT OF THE ASSISTANT SUPERINTENDENT OF PUBLIC WORKS

ROCHESTER, N. Y., *February 27, 1918.*

Hon. W. W. WOTHERSPOON, *Superintendent of Public Works,
Albany, N. Y.:*

DEAR SIR.—I have the honor to submit the following as the report of the Western Division, New York State canals, for the year 1917:

Complying with your instructions this division was opened for navigation May 15 and closed December 1st.

Just as the canal was about filled, the collapse of the south bank at Cartersville caused a short delay in feeding and delayed the passage of boats at that point for a couple of days.

High water at Lockport and in Tonawanda creek June 10th and again on October 12th caused delays, as the locks at Lockport were out of commission. Another delay to navigation of a few hours was due to the collapse of Meigs street bridge, Rochester, on June 20th.

I would respectfully submit the reports of the Superintendents of Sections Nos. 8, 9, 10 and 11, Erie.

Financial tables constituting a part of this report for the fiscal year showing the expenditures from July 1st, 1916, to June 30th, 1917, for ordinary repairs on this division are herewith submitted.

The following is a detailed summary of the repairs made:

GENERAL IMPROVEMENTS ON THE WESTERN DIVISION OF THE NEW YORK STATE CANALS FROM JANUARY 1, 1917, TO DECEMBER 31, 1917.

WESTERN DIVISION

Labor performed by the Western Division shops was applied as follows:

Made 15 new paddles for old locks.

Built one pair of upper towpath gates for Lock No. 66.

Made new recess timber for Lock No. 53.

Made two pair of balance beams for Locks Nos. 65 and 66.

Repaired iron work at Locks Nos. 64 and 66.

Framing material and making repairs to upper towpath gate for Lock No. 72.

Repaired lower gate at Lock No. 65.

Made cabinets for use of Lockmaster at Barge Canal Locks Nos. 34 and 35.

Made oak rack for use at Barge Canal Lock No. 30.

Made forgings for motor lifting device at Barge Canal Lock No. 30.

Made "A" frames for Barge Canal Locks Nos. 26, 27 and 28-A.

Made eight coal bins for Barge canal locks.

Made iron work for trash racks for Barge Canal Locks Nos. 32 and 33.

Planed and sawed timbers for use in repairing various bridges.

Repaired iron work at Winton Road Bridge No. 61.

Repaired railing at Ford Street Bridge No. 78 and repaired planking at Exchange Street Bridge No. 72.

Planed and prepared planking for use at Lyell Avenue and Henrietta Road Barge canal bridges.

Planed material for planking and wheel guards for Barge Canal Bridge No. 55.

Repaired rowboats and sand scow.

Putting in new timber head and bulkhead in sand scow.

Repaired and caulked scows.

Painted and caulked the tug "Flower City," steamer "State of New York," gasoline paint boat, derrick boat and Scows Nos. 1 and 2 of Section No. 9.

Repaired clam on derrick boat.

Repaired pile driver.

Made new sills, leads ladder, and skids for piledriver.

Made iron covers for Culvert No. 72.

Repaired waste weir at Bushnell's Basin.

Repaired rack and bulkhead under weighlock building.

Repaired and replanked platform over raceway between weighlock building and State shops.

Repaired timber cart.

Made two toolhouse wagons for use on division.

Made stiff leg derricks for Barge canal terminals at Spencerport, Holley and Medina.

Made and repaired tools, and prepared lumber when necessary to advance work on division.

The bridge repair force kept the machinery, electric fixtures, wiring and switchboards on all lift bridges in good working order, thus causing little or no interruption to navigation or street traffic.

All the waste weirs on the division were cleaned, machinery overhauled and put in good working order.

Section No. 8.

Built temporary bridge across Barge Canal Lock No. 26, for the purpose of opening both upper and lower gates, and securing them back with a three-quarter inch steel cable. Inserted frame struts between gates to prevent them from being forced from the recesses during the spring freshets.

Placed needle beams in dam at head of Barge Canal Lock No. 26. It was necessary to place the dam in order to remove truss braces from the upper and lower lock gates, and the temporary bridge which crossed the lock.

Placed wooden rack at Macedon by-pass by excavating and filling in with concrete for the foundations of rack and cutting recesses in lock stone to insert iron beams for support of rack.

Made repairs to stonework of by-pass dam at Macedon by extending the apron and riprapping the banks below the dam.

Repaired foot bridge and machinery at Lock No. 54.

Repaired machinery at Lock No. 55.

Made following repairs at Lock No. 56: Repaired two tumble gate platforms; replanked parts of same; repaired lock gates; placed new balance beam; repaired two toe-posts and planking on bottom; repaired water wheel and flume, and cemented lock walls where stones have fallen out.

Placed large stone at the end of the apron of Peak's waste weir to prevent undermining.

Completed extension of dock at Palmyra State yard by driving piles, etc.

Hauled and placed fill across old canal, placed stone along embankment to support fill for sidewalk and built railing along both sides of Railroad avenue, Palmyra, where Bridge No. 32 was removed.

Built railings on west side of Maple avenue, Palmyra, where Bridge No. 34 was removed.

Built railing on both sides of highway where Peak's Bridge No. 27 was removed.

Repaired and stopped leak at Barnhart's waste weir.

Repaired upper chord and placed new braces on east side of Bridge No. 1.

Repaired floor of Clyde Lift Bridge No. 4; also repaired and cleared out water wheel, so that the bridge could be operated by water power.

Replanked Bridge No. 5 and put in new joists.

Repaired floors and railings of Bridges Nos. 1, 2, 3, 5, 6, 9, 10, 14, 15, 16, 17, 18 and 21.

Built fence across each approach of Bridge No. 13 to temporarily close to the public.

Drove piles and placed timbers on same to strengthen Bridge No. 13.

Repaired sidewalks and roadways on Bridges Nos. 15 and 17.

Repaired railings, joists and planking of Bridge No. 16.

Replanked Galloway's and Port Gibson Barge canal bridges.

Sawed ice from around sunken State scow at Palmyra, raised and pumped out same, and moved to Palmyra dock.

Weeds were cut wherever necessary over entire section.

Cleaned out culvert under old canal at east end of Main street, in Palmyra, and built and placed rack at entrance to same.

Cleared out prism of canal above and below Lock No. 55, including both locks.

Rebuilt vertical wall and cleaned out prism of canal at Barnard's coal yard, Lyons.

Removing large stone from prism of canal between Bridge No. 1 and Lock No. 56.

Cleaned out prism of canal east of Clyde lift bridge.

Removed logs, etc., from in front of by-pass above Barge Canal Lock No. 30.

Section No. 9.

Rebuilt dry wall at following points in Rochester: For a distance of 20 feet east of Brown street bridge; for a distance of 140 feet west of Lyell avenue bridge; for a distance of 20 feet opposite weighlock building.

Cleaned out canal prism and hauled refuse away between western wide waters and Winton road.

Repaired fill between old canal and new canal at South Greece.

Filled in approaches to Bridge No. 90 by placing 800 cubic yards of embankment; also raised bridge seat, built concrete piers to bring bridge to proper elevation and built guard rail.

Repaired banks at Donnelly's Bridge No. 59 and Drake's Bridge No. 60.

Built guard rail on highway across Baetzel's sand pit, west of Bushnell's Basin and made fill to widen highway.

Repaired approach to Bridge No. 50.

Repaired sidewalk between Exchange street bridge and Irving place, Rochester.

A temporary wooden structure was erected at Meigs Street Bridge No. 65, to take the place of the old bridge, which collapsed.

Repaired and replanked where necessary Bridges Nos. 44, 55, 57, 58, 61, 68, 69, 72, 77, 78, 80, 82, 84 and 85.

Floors at Lyell Road and West Henrietta Road Barge canal bridges were replaced with wood block and these bridges were planked preparatory to the laying of wood block.

Planked County Line Bridge No. 112.

Removed Clover Road Bridge No. 57, which had fallen into canal, and erected a new temporary wooden structure at this point.

Cleaned out waste weir at Lock No. 65.

Removed sunken canal boat from Lock No. 63.

Erected dam in feeder at Lehigh Valley Railroad bridge.

Weeds were cut throughout the section where necessary.

Packed cylinders, overhauled machinery and repaired cable fair leader sheave anchorage at Exchange Street Lift Bridge No. 72.

Installed several new bearing boxes and adjusted cable sheave on main line shafting; also packed cylinders on Caledonia Avenue Lift Bridge No. 76.

Installed new flange couplings on cross shaft; also new worm and shaft on worm drive at West Avenue Lift Bridge No. 77.

Installed new bells for traffic warning on Barge Canal Lift Bridges Nos. 46, 98, 103, 107 and 108.

Straightened rack pinion shaft on Spencerport Lift Bridge No. 98.

Section No. 10.

Repaired leak on towpath side of canal at Culvert No. 103.

Repaired leak opposite Clark's quarry.

Repaired towpath walls, by-passes, etc., between Bridges Nos. 112 and 158.

Repaired towpath, docking, etc., between Sulphur Springs guard lock and Combined locks.

Built 100 feet of guard rail on north side of canal between Bridges Nos. 165 and 166.

Repaired life lines at Medina and Middleport.

Faced with concrete 18 inches at bottom and six inches at top foundation wall of building situated at Hall's spillway, Lockport.

Repaired sidewalks at Bridges Nos. 127, 128 and 134.

Repaired and replanked Bridges Nos. 117, 121, 127, 133, 134, 146, 147, 148 and 151.

Repaired Bridge No. 156 and iron railing at south approach to bridge.

Repaired water pipes, cylinder and valve at Chapel Street Bridge No. 158, Lockport.

Repaired approaches to Bridges Nos. 155 and 156.

Replanked driveway and repaired sidewalks of Hulberton Lift Bridge No. 119.

Repaired cement sidewalk east of Main Street Bridge No. 163, Lockport.

Cleaned out ditch between Bridges Nos. 160 and 163.

Installed new alarm bells at the following Barge Canal Lift Bridges: Nos. 115, 119, 127, 128, 131, 135, 140½, 145, 151 and 159.

Weeds and brush were cut where necessary on section.

Installed sewer and water connections in bridge operator's house and pit at Main Street Lift Bridge No. 128, Albion.

Section No. 11.

Installed new drum in swinging engine, fitted out boiler and machinery, re-babbitted journal bearings on crane, and repaired other parts of machinery of dredge "Empire State."

Fitted out boiler and made necessary repairs to tug "Queen City."

Six thousand three hundred and fifty cubic yards of material were excavated from Commercial slip by the dredge "Empire State."

The steamer "State of New York" and Dredges Nos. 1 and 2 performed work as follows:

Installing slash boards on Tonawanda dam.

Raised old canal boats sunk at the following places: One east of Delaware street bridge, Tonawanda; one between Seymour and Bouck street bridges, Tonawanda; two about 200 feet west of Bouck street bridge, Tonawanda.

Rebuilt 210 feet of timber docking between Main street and Delaware street bridges, Tonawanda.

Wrecked sunken canal boat about three miles west of Lockport.

Wrecked and removed sunken abandoned canal boats at following locations: Near Amherst street bridge, Buffalo; at Eagle Harbor; between Bridges Nos. 159 and 160; near Delaware street bridge, Tonawanda; steamer "Stella," north of Georgia street, Buffalo; 300 feet north of Pennsylvania street, Buffalo; tug 200 feet south of Jersey street, Buffalo; scow 500 feet south of State yard.

Towed three old canal boats which were sunk in canal at Tonawanda to berme side of canal at Wheatfield.

Excavated 900 cubic yards of material from Erie canal back of Maltby's stone yard, at foot of Maryland street, Buffalo.

Removed damaged head gate from Lock No. 72.

Filled in washout at Commercial street bridge, Buffalo.

Drove sheet piling and filled hole in bank at Albany street, Buffalo.

Filled in washout and riprapped bank near Bush's bridge.

Filled in washout in bank between Carney's and Ackerman's farms.

Filled in with cinders approaches to Ellicott creek and Bouck street bridges, Tonawanda.

Repaired flooring of Pendleton bridge, Delaware street and Bouck street bridges, Tonawanda; Bush's bridge and Grand Island Ferry Bridge No. 182.

Repaired State ditch bridge at Tonawanda.

Raised and repaired towpath bridge west of Pendleton.

Replanked Bush's bridge.

Repaired planking of Delaware street bridge and State ditch bridge, Tonawanda; Pickard's and Guide road bridges.

Replanked River lock bridge at Tonawanda, and constructed new sidewalk and bridge approach.

Filled in with cinders washout near Forest avenue, Buffalo.

Riprapped bank on river side opposite Riverside Park, to protect bank.

PAINTING BARGE CANAL BRIDGES

Section No. 9

Painted approaches to Bridge No. 112.

Section No. 10

Cleaned and painted bridges as follows: Watson's Bridge No. 147, Hurd's Bridge No. 148, Reynold's Basin Bridge No. 149, Maybee's Bridge No. 150, Gasport Bridge No. 151, Orangeport Bridge No. 152, Millard's Bridge No. 153, Wakeman's Bridge No. 154, Young's Bridge No. 155, Comstock's Bridge No. 156, Transit street and Exchange street bridges, Lockport, and approaches to same; Prospect Street Bridge No. 164½, Hitchen's Bridge No. 165, Heacox's Bridge No. 166, Hawley's Bridge No. 167, and Sulphur Springs Bridge No. 168, and approaches to same.

Section No. 11

Cleaned and painted Bush's Bridge No. 175 and Pickard's Bridge No. 174, and approaches to same.

Cleaned and painted Pendleton Bridge No. 169 and New Home Bridge No. 173.

DITCHING

Section No. 9

Cleaned out ditch on south side of canal, beginning near Curvin's ice house and running to culvert on Erie street, Brockport.

Cleaned out ditch adjacent to property of Knollton Park Realty Corporation, in town of Greece.

Cleaned out and deepened ditch on land of Geo. W. Payne, from Culvert No. 43 to a point 800 feet east therefrom.

Cleaned out ditch for 1,800 feet to relieve conditions on P. J. Davis farm, Barnards.

Section No. 10

Cleaned out ditch across Moore's farm and adjoining farm west of Culvert No. 100.

Laid 12-inch pipe in open ditch below Van Buren street, Lockport, and connected with laterals of 8-inch tile, to intercept leakage from canal bank in vicinity of Graham's coal yard.

Cleaned out ditch to Culvert No. 123, near Odd Fellows' Home, Lockport.

Cleaned out culvert under the approach to Brayley's Bridge No. 125, and ditch leading therefrom.

Chapter 147, Laws of 1903 — Barge Canal Contract No. 63

Repaired and caulked sides of flume over Culvert No. 30; also repaired and overhauled engines and boilers prior to opening of navigation.

Barge Canal Contract No. 163

Sawing and planing plank, and making concrete forms for raising spillways. Raising spillways at Spencerport, Adams Basin, Brockport, Holley, Brockville, Albion, Eagle Harbor, Medina, Maybee's and Lockport, to Barge canal elevation.

Raised and widened approaches to Spier's road bridge over Barge canal.

Raised 100 lineal feet of bank on towpath side of Barge canal, near road culvert, where the old stop gate was, to Barge canal elevation. Riprapped face of bank with stone.

Placed 24-inch iron pipe culvert through highway approach to new Barge canal bridge at location of old Bridge No. 105.

Chapter 727, Laws of 1915

Placed concrete floor in outlet to Culvert No. 125 in connection with straightening of east branch of Eighteen Mile creek.

RECOMMENDATIONS

I desire to call your attention to the necessity of the following articles of equipment; also some improvements which I deem necessary at this time:

Motor boat for use on Western Division.

Dry docks at Lockport and Rochester.

Twenty-five ton steam shovel.

Gasoline force pump.

The elimination of the dive principle on Culverts Nos. 31, 43 and 72, by deepening the outlets to same.

I desire in closing this report to express my appreciation of the services rendered by my subordinates on this division.

JACOB ALLMEROOTH,

Assistant Superintendent.

ITEMIZED STATEMENT OF EXPENDITURES ON THE WESTERN DIVISION OF THE CANALS, BY JACOB ALLMEROOTH, ASSISTANT SUPERINTENDENT OF PUBLIC WORKS, FOR THAT PORTION OF THE FISCAL YEAR OF 1916-1917, EXTENDING FROM OCTOBER 16, 1916, TO JUNE 30, 1917, BOTH INCLUSIVE.

	Western Division, Erie.	Section No. 8.	Section No. 9.	Section No. 10.	Section No. 11.	Totals.
Part I.						
CHAPTER 646, LAWS OF 1916.						
General supervision.	\$7,711 55					\$7,711 55
General field and shop force:						
.....	6,620 01				\$900 00	7,520 01
.....	8,972 92	\$221 50	\$934 50	\$12 00	45 00	10,185 92
vice.....	496 46				4,384 66	5,023 12
.....	73 15					73 15
of expenditures of	702 61	1,714 23	1,305 35	1,664 00	1,346 70	6,732 89
Equipment.....		96 18	256 24	332 58	93 00	778 00
Supplies.....	261 94	1,280 98	213 73	392 12	189 26	2,318 03
Materials.....	3,771 34	2,186 63	1,062 69	1,905 97	921 49	9,848 12
Traveling expenses.	1,272 07	1,795 36	5,547 97	5,695 71	6,509 26	20,820 37
Communication.....	1,511 24	428 12	192 64	174 32	99 90	2,406 22
Fixed charges and contributions, notary fees	731 75	308 55	21 06	349 15	168 65	1,579 18
.....	0 25					0 25
Part III.						
Construction or permanent betterments:						
Ditching.....		746 95	729 39	417 12		1,895 46
Repairs.....	3,080 88	8,467 82	8,920 99	3,205 80	3,977 43	27,652 93
Total expenditures under Chapter 646, Laws of 1916.	\$35,214 17	\$17,228 32	\$19,184 53	\$14,148 77	\$18,945 35	\$101,721 19

ANNUAL REPORT, showing the different items of expenditure, and the cost of each, July 1, 1916, to June 15, 1917, both inclusive, on section 8, Erie canal, in charge of H. C. Watson, Superintendent of Repairs, also a statement of the Important Repair and Improvement Work completed during the year 1917.

STRUCTURES OR WORKS, ETC.	Whole number on section	Total expenditures
Common locks	4	\$301 75
Barge locks	6	541 50
Lock-tending (exclusive of oil) .....	.....	15,594 41
Road bridges (wood)	5	290 50
Road bridges (iron)	33	644 89
Road bridges (concrete)	1	1,082 50
Railings .....	.....	405 00
Ditching .....	.....	55 50
Raising and repairing towpath .....	.....	111 00
Watching canal .....	.....	2,458 07
Guard-gates .....	.....	13 00
Repairs to breaches .....	.....	98 00
Towpath bridges (iron) .....	.....	161 00
State scow	1	79 75
Other miscellaneous expenditures .....	.....	1,166 32
Other work of consequence which does not come under any of the above heads, viz.:		
Superintendent of repairs .....	.....	1,707 75
Disbursing clerk .....	.....	862 50
Lockmaster .....	.....	1,458 42
Assistant lockmasters (during the close of navigation) .....	.....	1,651 32
Lock operators (during the close of naviga- tion) .....	.....	2,736 00
Watching (State shop) .....	.....	575 00
Light tender (guard-gates) .....	.....	120 00
Cutting weeds and brush .....	.....	705 50
Total .....	.....	\$32,819 68

H. C. WATSON,
Superintendent.

ANNUAL REPORT, showing the different items of expenditure, and the cost of each, June 16, 1917, to June 30, 1917, both inclusive, on section 8, Erie canal, in charge of Jacob Allmeroth, Assistant Superintendent, also a statement of the Important Repair and Improvement Work completed during the year 1917.

	Total expenditures
Common locks	\$58 50
Lock-tending (exclusive of oil)	1,270 43
Bridges (wood)	24 50
Bridges (iron)	103 50
Farm bridges (wood)	13 00
Watching canal	200 00
Other miscellaneous expenditures	105 50
Other work of consequence which does not come under any of the above heads, viz.:	
Superintendent of repairs	54 45
Disbursing clerk	37 50
Lockmaster	62 58
Watching (State shop)	25 00
Light tender (guard-gates)	10 00
Cutting weeds and brush	124 00
Total	\$2,088 96

JACOB ALLMEROOTH,
Assistant Superintendent.

ANNUAL REPORT, showing the different items of expenditure, and the cost of each, July 1, 1916, to October 15, 1916, both inclusive, on section 9, Erie canal, in charge of Jacob Allmeroth, Superintendent of Repairs, also a statement of the Important Repair and Improvement Work completed during the year 1917.

STRUCTURES OR WORKS, ETC.	Whole number on section	Total expenditures
Lock-tending (exclusive of oil)	7	\$5,250 00
Lock-gates .....	.....	49 70
Road bridges (iron).....	56	889 72
Lift bridges (iron).....	16	401 09
Runarounds .....	.....	608 05
Aqueduct	1	.....
Waste-weirs	7	.....
Culverts	39	.....
Weighlock	1	.....
Road bridges (wood).....	2	.....
Towpath bridges (iron).....	2	.....
State scows	2	.....
Ice-breakers	2	.....
Lock-houses	7	.....
Watch-house	1	.....
Watching canal .....	.....	1,960 00
Wheelbarrows	64	.....
Waste-weir bridges	7	.....
Tending lift bridges.....	.....	7,450 00
Tending guard-gates .....	.....	1,050 00
Tending guard-gate lights.....	.....	140 00
Adjusting dam sticks in feeder.....	.....	19 00
Cutting weeds and brush.....	.....	2,125 15
Repairing leak at Western Widewaters.....	.....	17 75
Repairing leak at Lock No. 63.....	.....	111 54
Repairing leak at drydock near Lock No. 66 .....	.....	56 37
Repairing leak at Evans Sash and Door Co. ....	.....	35 70
Cleaning ditch at Pittsford.....	.....	57 73
Setting snubbing posts near Culver Road .....	.....	.....
Bridge No. 62.....	.....	33 55
Sundry repairs .....	.....	18 82
Superintendent of repairs.....	.....	517 35
Disbursing clerk .....	.....	262 50
Patrolman .....	.....	332 50
Total .....	.....	\$21,386 32

JACOB ALLMEROOTH,
Superintendent of Repairs.

ANNUAL REPORT, showing the different items of expenditure, and the cost of each, October 16, 1916, to June 30, 1917, both inclusive, on section 9, Erie canal, in charge of Peter W. Seiler, Superintendent of Repairs, also a statement of the Important Repair and Improvement Work completed during the year 1917.

STRUCTURES OR WORKS, ETC.	Whole number on section	Total expenditures
Locks	7	\$211 50
Lock-tending (exclusive of oil)	4,708 06
Lock-gates	592 75
Waste-weirs	115 64
Culverts	45 00
Road bridges (wood)	2	716 10
Road bridges (iron)	56	2,068 76
Bridges (wood), runarounds	507 50
Bridges (iron), lift	16	668 81
State scows	452 71
Tending lift bridges	6,477 42
Tending guard-gates	914 52
Tending guard-gate lights	121 94
Timber-sheds	17 00
Raising and repairing towpath and berme bank, not including repairs to slope walls	417 33
Cleaning out creeks	17 38
Dams	68 00
Slope wall	197 41
Repairs to breaches	35 70
Watching canal	1,707 10
Other miscellaneous expenditures	465 19
Other work of consequence which does not come under any of the above heads, viz.:		
Superintendent of repairs	1,264 65
Disbursing clerk	337 50
Patrolman	289 60
Total	\$22,417 57

REPAIRS AND IMPROVEMENTS**LEAKS**

Several minor leaks were reported by bank watchmen and promptly repaired by scow forces.

MAJOR REPAIRS BY CARPENTER FORCE

The following bridges were replanked: Rowland road, Barge canal; Spiers, No. 90; Riley's, No. 100; Doty's, No. 104; Cooly's Basin, No. 106.

All necessary repairs were made to planking of roadways and sidewalks on all other bridges on Section 9.

New trusses were placed on Supner's, No. 46, and Donnelly's, No. 49, bridges to reinforce them.

All necessary repairs were made to Locks Nos. 62, 63, 64, 65 and 66 and lock gates.

Two new balance beams were installed at Lock No. 64 and two at Lock No. 65.

Waste weirs and guard gates have been cleaned and repaired where necessary.

New snubbing posts have been placed at various points.

Culverts have been cleaned and repaired when necessary.

All weeds have been cut and towpath repaired where necessary.

Meigs street bridge, No. 65, collapsed June 30, 1917, under auto truck heavily loaded with crushed stone. One horse was killed, but no person was injured.

The bridge was promptly removed from the canal bed without interruption to navigation.

The section has been exceptionally free from serious accidents and there has been no interruption to navigation.

PETER W. SEILER,
Superintendent.

ANNUAL REPORT, showing the different items of expenditure, and the cost of each, July 1, 1916, to June 30, 1917, both inclusive, on Section No. 10, Erie canal, in charge of Frank Wilson, Superintendent of Repairs, also a statement of the Important Repair and Improvement Work completed during the year 1917.

STRUCTURES OR WORKS, ETC.	Whole number on section	Total expenditures
Locks	7	\$1,828 53
Lock-tending (exclusive of oil) .....	.....	12,281 88
Lock-gates	26	.....
Aqueduct	1	.....
Waste-weirs	11	17 20
Culverts	62	22 31
Farm bridges (wood).....	55	17,749 61
Farm bridges (iron)		
Road bridges (wood).....		
Road bridges (iron).....		
Towpath bridges (wood).....		
Towpath bridges (iron).....	4	273 70
State scows (3) ; pump boat (1)		
Small boats	4	.....
Lock-house	1	.....
Work-shops	2	126 00
Raising and repairing towpath and berme bank, not including repairs to slope walls. ....	.....	2,011 43
Cleaning out ditches.....	.....	64 61
Stop-gates	6	2,320 00
Docking .....	.....	77 90
Repairs of breaches.....	.....	36 61
Caring for sunken boats.....	.....	78 95
Watching canal .....	.....	5,238 70
Cutting weeds .....	.....	2,112 17
Other work of consequence which does not come under any of the above heads, viz:		
Superintendent of canal repairs.....	.....	1,782 00
Disbursing clerk .....	.....	900 00
Watchmen at State yard.....	.....	1,620 00
Watching and repairing Oak Orchard Creek feeder.....	.....	354 20
Watching Sulphur Spring guard-lock.....	.....	60 00
Placing warning signs.....	.....	22 04
Unloading lumber boat at Albion.....	.....	22 04
Boating lumber for repairs.....	.....	199 68
Tallying and sorting lumber.....	.....	251 92

ANNUAL REPORT, showing the different items of expenditure, and the cost of each, July 1, 1916, to June 30, 1917, both inclusive, on Section No. 10, Erie Canal, etc.—(Continued).

STRUCTURES OR WORKS, ETC.	Whole number on section	Total expenditures
Unloading lumber from Car No. 348302....	\$44 61
Loading Gantry crane on State boat.....	57 93
Repairing life line on section.....	149 45
Erecting derricks at State yard and Medina.	181 08
Repairing fence at Medina terminal.....	44 62
Removing runaround at Pendleton stop-gate	68 00
Repairing water pipes at Combined Locks..	36 30
Repairing Sulphur Spring guard-lock.....	90 00
Placing boom timbers.....	46 40
Total	\$50,169 87

REPAIRS AND IMPROVEMENTS

The bridges have been inspected from time to time and kept in good repair, although considerable work has been found necessary on approaches, due to unusual amount of rain.

Stop gates have been cleaned and repaired.

New snubbing posts have been placed at various places.

Towpath and docking between Lockport and Sulphur Spring guard lock has been repaired a great deal and much more repairing is needed there.

Culverts have been cleaned and repaired when necessary.

Sand bar in prism of canal at foot of Lock No. 34, caused by wash from lock, has been removed.

The gates at Sulphur Spring guard lock have been closed once on account of high water, and it has been found that a lock at this point would be very useful.

The miter sill and concrete walls of Lock No. 35 are cracked badly and will need considerable attention.

The old locks at Lockport have been kept in condition for immediate operation. Have also been found very useful as a feeder.

The section has been exceptionally free from serious accidents and there has been no obstruction to navigation other than noted above.

FRANK WILSON,
Superintendent.

ANNUAL REPORT, showing the different items of expenditure, and the cost of each, July 1, 1916, to June 30, 1917, both inclusive, on Section No. 11, Erie canal, in charge of R. Humphrey, Superintendent of Repairs, also a statement of the Important Repair and Improvement Work completed during the year 1917.

STRUCTURES OR WORKS, ETC.	Whole number on section	Total expenditures
Locks (team at River lock).....	2	\$860 00
Lock-tending (exclusive of oil).....	.....	3,601 62
Bridge-tending .....	.....	1,375 00
Change bridges	3	.....
Farm bridges (wood).....	35	.....
Farm bridges (iron)	3	.....
Road bridges (wood).....	4	.....
Road bridges (iron).....	23	.....
Towpath bridges (wood).....	4	.....
Towpath bridges (iron)	6	.....
State scows	3	.....
Disbursing clerk .....	.....	900 00
Traffic and water regulator.....	.....	350 00
Cleaning snow and ice from bridges.....	.....	57 00
Bank watchers .....	.....	1,400 00
Watching State yard.....	.....	1,200 00
Raising and repairing towpath and berme bank, not including repairs to slope walls. ....	.....	6,562 22
Repairing boats .....	.....	1,323 00
General repairs, bridges.....	.....	5,508 00
Patrolman .....	.....	150 00
Regulating traffic on bridges, Buffalo.....	.....	1,878 00
Sanitary watchman .....	.....	844 35
Tending lines for boatmen at Pendleton....	.....	918 00
Superintendent of repairs.....	.....	2,282 00
Total .....	.....	\$29,209 19

REPAIRS AND IMPROVEMENTS

Nothing occurred to delay navigation on this section during the past year. The towpath was kept in good order, scraped and cindered where needed on the section. There were quite a number of washouts during the spring, all of which were repaired, holes filled with clay and the bank riprapped in a great many places.

Under the Arthur street change bridge the bank slid into the canal. This required the building of a new dock and bulkhead in order to hold the embankment, and the same is now in good condition.

The Tug "Queen City" was generally overhauled, also necessary repairs made to scow "Buffalo" and scow "Tonawanda" and the five dump scows.

All bridges were repaired and replanked when necessary. Delaware street bridge had to be replanked twice; new joists were installed on Commercial street bridge, Lloyd street and one section of Jersey street bridge.

Weeds and grass were cut on the entire section.

R. HUMPHREY,
Superintendent.

T A B L E S

ACCOMPANYING THE

Annual Report of the Superintendent of Public Works

[189]

TABLE

Exhibiting the date of the opening and closing of the Hudson river, and the number of days open; also, the time of commencement and close of each navigable season of canals, and the number of days of navigation since 1824; also the date of the opening of Lake Erie since 1827.

OPENING AND CLOSING OF THE HUDSON RIVER			COMMENCEMENT AND CLOSE OF NAVIGATION			Opening of Lake Erie
River open	River closed	Days open	Canal open	Canal closed	Navigable days	
March 3, 1824.....	January 5, 1825....	309	April 30, 1824.....	December 4, 1824....	219	.....
March 6, 1825.....	December 13, 1825....	283	April 12, 1825.....	December 5, 1825....	238	.....
February 25, 1826.....	December 13, 1826....	302	April 25, 1826.....	December 18, 1826....	243	.....
March 20, 1827.....	November 23, 1827....	251	April 22, 1827.....	December 18, 1827....	241	.....
February 8, 1828.....	December 23, 1828....	220	March 27, 1828.....	December 20, 1828....	269	April 21, 1827
April 1, 1829.....	January 14, 1830....	286	May 2, 1829.....	December 17, 1829....	230	April 1, 1828
March 15, 1830.....	December 25, 1830....	283	April 30, 1830.....	December 17, 1830....	242	May 10, 1829
March 15, 1831.....	December 6, 1831....	262	April 16, 1831.....	December 1, 1831....	230	May 5, 1830
March 25, 1832.....	December 31, 1832....	289	April 25, 1832.....	December 21, 1832....	241	May 8, 1831
March 21, 1833.....	December 13, 1833....	277	April 9, 1833.....	December 12, 1833....	238	May 27, 1832
February 29, 1834.....	December 15, 1834....	291	April 17, 1834.....	December 12, 1834....	240	April 23, 1833
March 25, 1835.....	November 30, 1835....	268	April 15, 1835.....	December 30, 1835....	230	April 6, 1834
April 4, 1836.....	December 7, 1836....	244	April 25, 1836.....	November 26, 1836....	216	May 8, 1835
March 25, 1837.....	December 14, 1837....	261	April 20, 1837.....	December 9, 1837....	234	April 27, 1836
March 19, 1838.....	November 25, 1838....	257	April 11, 1838.....	December 25, 1838....	228	May 16, 1837
March 25, 1839.....	November 18, 1839....	286	April 20, 1839.....	December 16, 1839....	241	March 31, 1838
February 25, 1840.....	November 8, 1840....	285	April 20, 1840.....	December 9, 1840....	228	April 11, 1839
March 24, 1841.....	November 19, 1841....	286	April 24, 1841.....	December 30, 1841....	221	April 27, 1840
February 4, 1842.....	November 28, 1842....	308	April 20, 1842.....	November 28, 1842....	222	April 14, 1841
April 13, 1843.....	December 10, 1843....	242	May 1, 1843.....	November 30, 1843....	214	March 7, 1842
March 18, 1844.....	December 17, 1844....	278	April 18, 1844.....	November 26, 1844....	222	May 6, 1843
February 24, 1845.....	December 3, 1845....	283	April 15, 1845.....	November 29, 1845....	228	March 14, 1844
March 18, 1846.....	December 14, 1846....	275	April 16, 1846.....	November 25, 1846....	234	April 3, 1845
April 7, 1847.....	December 25, 1847....	263	May 1, 1847.....	November 30, 1847....	214	April 11, 1846
March 22, 1848.....	December 27, 1848....	292	May 1, 1848.....	December 9, 1848....	223	April 23, 1847
March 19, 1849.....	December 26, 1849....	286	May 1, 1849.....	December 5, 1849....	219	April 9, 1848
March 10, 1850.....	December 17, 1850....	282	April 22, 1850.....	December 11, 1850....	234	March 25, 1849
February 25, 1851.....	December 14, 1851....	293	April 15, 1851.....	December 5, 1851....	235	March 25, 1850
						April 2, 1851

Table exhibiting the date of the opening and closing of the Hudson river, etc.—(Concluded)

OPENING AND CLOSING OF THE HUDSON RIVER				COMMENCEMENT AND CLOSE OF NAVIGATION				Opening of Lake Erie.
River open.	River closed	Days open	Canal open	Canal closed.	Navigable days			
March 28, 1852.....	December 23, 1852....	270	April 20, 1852.....	December 15, 1852....	239	April 20, 1852	20, 1852	1852
March 23, 1853.....	December 21, 1853....	274	April 20, 1853.....	December 20, 1853....	245	April 14, 1853	14, 1853	1853
March 17, 1854.....	December 8, 1854....	266	May 1, 1854.....	December 3, 1854....	217	April 28, 1854	28, 1854	1854
March 27, 1855.....	December 20, 1855....	268	May 1, 1855.....	December 10, 1855....	224	April 21, 1855	21, 1855	1855
April 11, 1856.....	December 14, 1856....	248	May 6, 1856.....	December 4, 1856....	214	April 2, 1856	2, 1856	1856
February 27, 1857.....	December 27, 1857....	302	May 6, 1857.....	December 15, 1857....	223	April 27, 1857	27, 1857	1857
March 20, 1858.....	December 17, 1858....	273	April 28, 1858.....	December 8, 1858....	222	April 15, 1858	15, 1858	1858
March 13, 1859.....	December 10, 1859....	273	April 15, 1859.....	December 12, 1859....	242	April 7, 1859	7, 1859	1859
March 6, 1860.....	December 14, 1860....	283	April 25, 1860.....	December 12, 1860....	232	April 17, 1860	17, 1860	1860
March 5, 1861.....	December 13, 1861....	294	May 1, 1861.....	December 10, 1861....	224	April 13, 1861	13, 1861	1861
April 4, 1862.....	December 19, 1862....	269	May 1, 1862.....	December 10, 1862....	224	April 15, 1862	15, 1862	1862
April 3, 1863.....	December 1, 1863....	252	May 1, 1863.....	December 9, 1863....	223	April 3, 1863	3, 1863	1863
March 11, 1864.....	December 12, 1864....	277	April 30, 1864.....	December 8, 1864....	223	April 13, 1864	13, 1864	1864
March 22, 1865.....	December 16, 1865....	270	May 1, 1865.....	December 12, 1865....	226	April 26, 1865	26, 1865	1865
March 20, 1866.....	December 15, 1866....	270	May 1, 1866.....	December 12, 1866....	226	April 28, 1866	28, 1866	1866
March 26, 1867.....	December 8, 1867....	257	May 6, 1867.....	December 20, 1867....	229	April 21, 1867	21, 1867	1867
March 24, 1868.....	December 5, 1868....	252	May 4, 1868.....	December 7, 1868....	217	April 19, 1868	19, 1868	1868
April 5, 1869.....	December 9, 1869....	248	May 6, 1869.....	December 10, 1869....	218	May 1, 1869	1, 1869	1869
March 31, 1870.....	December 17, 1870....	261	May 10, 1870.....	December 8, 1870....	213	April 16, 1870	16, 1870	1870
March 12, 1871.....	November 29, 1871....	263	April 24, 1871.....	December 1, 1871....	220	April 1, 1871	1, 1871	1871
April 7, 1872.....	December 9, 1872....	247	May 13, 1872.....	December 1, 1872....	202	May 6, 1872	6, 1872	1872
April 16, 1873.....	November 22, 1873....	221	May 15, 1873.....	December 5, 1873....	205	May 29, 1873	29, 1873	1873
March 19, 1874.....	December 12, 1874....	269	May 5, 1874.....	December 5, 1874....	215	April 18, 1874	18, 1874	1874
April 13, 1875.....	November 29, 1875....	229	May 18, 1875.....	Nov. 30, 1875 (by ice)	297	May 12, 1875	12, 1875	1875
April 1, 1876.....	December 2, 1876....	245	May 4, 1876.....	December 1, 1876....	211	May 4, 1876	4, 1876	1876
March 30, 1877.....	December 31, 1877....	277	May 8, 1877.....	December 7, 1877....	214	May 17, 1877	17, 1877	1877
March 14, 1878.....	December 30, 1878....	282	April 15, 1878.....	December 7, 1878....	237	March 24, 1878	24, 1878	1878
April 4, 1879.....	December 20, 1879....	261	May 8, 1879.....	December 6, 1879....	212	April 24, 1879	24, 1879	1879
March 5, 1880.....	November 25, 1880....	266	April 20, 1880.....	Nov. 21, 1880 (by ice)	216	March 19, 1880	19, 1880	1880
March 21, 1881.....	January 2, 1882....	288	April 17, 1881.....	December 8, 1881....	206	May 1, 1881	1, 1881	1881
March 8, 1882.....	December 5, 1882....	273	April 11, 1882.....	December 7, 1882....	241	March 26, 1882	26, 1882	1882
March 29, 1883.....	December 16, 1883....	261	April 17, 1883.....	December 1, 1883....	208	May 4, 1883	4, 1883	1883
March 25, 1884.....	December 19, 1884....	269	May 6, 1884.....	December 1, 1884....	209	May 25, 1884	25, 1884	1884
April 7, 1885.....	December 17, 1885....	247	May 11, 1885.....	December 1, 1885....	205	May 2, 1885	2, 1885	1885
March 30, 1886.....	December 3, 1886....	248	May 1, 1886.....	December 1, 1886....	214	April 25, 1886	25, 1886	1886

April 6, 1887	253	May 7, 1887	December 28, 1887	1, 1887	December 1, 1887	209	April 17, 1887
April 7, 1888	252	May 10, 1888	December 14, 1888	3, 1888	December 3, 1888	208	April 14, 1888
March 10, 1889	286	May 1, 1889	Open all winter	30, 1889	November 30, 1889	214	April 10, 1889
Open entire year	337	April 28, 1890	December 2, 1890	30, 1890	November 30, 1890	217	March 31, 1890
March 24, 1891	277	May 5, 1891	December 24, 1891	5, 1891	December 5, 1891	215	April 13, 1891
April 1, 1892	266	May 1, 1892	December 22, 1892	6, 1892	December 6, 1892	219	April 10, 1892
April 1, 1893	250	May 3, 1893	December 6, 1893	3, 1893	November 30, 1893	212	April 15, 1893
March 18, 1894	281	May 1, 1894	December 24, 1894	1, 1894	November 30, 1894	214	April 28, 1894
April 2, 1895	252	May 3, 1895	December 9, 1895	3, 1895	December 3, 1895	216	April 4, 1895
April 7, 1896	256	May 1, 1896	December 19, 1896	1, 1896	December 1, 1896	215	April 19, 1896
April 29, 1897	223	May 8, 1897	December 7, 1897	8, 1897	December 1, 1897	208	April 6, 1897
April 13, 1898	244	May 7, 1898	December 13, 1898	7, 1898	December 10, 1898	217	March 25, 1898
April 17, 1899	242	May 26, 1899	December 15, 1899	26, 1899	December 1, 1899	220	April 28, 1899
April 9, 1900	246	April 25, 1900	December 11, 1900	25, 1900	December 1, 1900	220	April 22, 1900
March 28, 1901	248	May 7, 1901	December 1, 1901	7, 1901	November 30, 1901	207	April 20, 1901
March 17, 1902	266	April 24, 1902	December 8, 1902	24, 1902	December 4, 1902	224	April 9, 1902
March 14, 1903	263	May 2, 1903	December 2, 1903	2, 1903	November 28, 1903	210	April 8, 1903
April 4, 1904	244	May 5, 1904	December 4, 1904	5, 1904	November 28, 1904	206	May 10, 1904
April 3, 1905	257	May 4, 1905	December 16, 1905	4, 1905	November 28, 1905	209	April 22, 1905
March 22, 1906	260	May 2, 1906	December 5, 1906	2, 1906	November 28, 1906	211	April 15, 1906
March 29, 1907	263	May 1, 1907	December 6, 1907	1, 1907	November 10, 1907	224	April 6, 1907
March 23, 1908	271	May 5, 1908	December 18, 1908	5, 1908	November 30, 1908	210	April 25, 1908
March 15, 1909	283	May 15, 1909	December 22, 1909	15, 1909	November 16, 1909	185	April 22, 1909
March 17, 1910	278	May 16, 1910	December 19, 1910	16, 1910	November 16, 1910	185	April 15, 1910
March 22, 1911	288	May 15, 1911	January 3, 1912	15, 1911	November 15, 1911	185	April 15, 1911
March 26, 1912	318	May 13, 1912	February 6, 1913	13, 1912	November 15, 1912	172	April 28, 1912
March 17, 1913	287	June 13, 1913	December 29, 1913	13, 1913	December 1, 1913	201	April 13, 1913
March 31, 1914	267	†May 15, 1914	December 22, 1914	15, 1914	December 1, 1914	200	April 14, 1914
March 18, 1915	278	May 15, 1915	December 20, 1915	15, 1915	November 30, 1915	200	April 15, 1915
April 3, 1916	259	May 15, 1916	December 17, 1916	15, 1916	November 30, 1916	200	April 16, 1916
March 28, 1917	257	May 15, 1917	December 9, 1917	15, 1917	November 15, 1917	185	April 12, 1917

15th, 1914.

*Cayuga and Seneca and Black River canals opened June 1st, 1913.

†Western Division, Erie canal, opened May 25th, 1914.

‡Black River canal opened June 1st, 1914.

STATEMENT of the number of locks, their lift in feet, total lockage of each canal, etc., of all the canals in the State of New York as they existed before the so-called Barge canal improvement.

NAME OF CANAL	Length in miles	Lockage in feet
Erie canal	351.78	655.80
Navigable feeders of same	3.35	.....
Champlain canal	66.00	179 50
Pond above Troy dam	3.00	.....
Glens Falls feeder and pond	12.00	132 00
Black River canal	35.33	1,082.25
Black River feeder	13.47	.....
Black River improvement	42.50	.....
Oneida Lake canal .....	.....	62.00
Oswego canal	38.00	154.85
Oneida river improvement	20.00	7.85
Seneca river towing-path	5.00	.....
Baldwinsville canal	1.00	8.00
Cayuga and Seneca canal	22.77	76.61
Cayuga inlet	2.00	.....
Total	622.20	2,357 86

NAME OF CANAL.	SITE OF CANAL.				NUMBER AND SIZE OF LOCKS.			Average burden of boats.	Maximum burden of boats.
	Length in miles.	Width on surface.	Width on bottom.	Depth of water.	Number of locks.	Length be- tween quoins.	Width in clear.		
Erie canal	363	40	23	4	83	90	15	70	76
Enlargement of same	351½	70	56	7	72	110	18	210	240
Oswego canal	38	40	24	4	18	90	15	70	76
Enlargement of same	38	70	56	7	18	110	18	210	240
Cayuga and Seneca canal	21	40	24	4	10	90	16	70	76
Enlargement of same	23	70	56	7	11	110	18	210	240
Champlain canal	66	50	35	5	20	110	18	85	120
Glens Falls feeder	12	50	35	5	12	100	18	80	85
Pond above Troy dam	3	.....	.....	.....	1	.....	.....	.....	.....
Black River canal and feeder	50	42	26	4	100	90	15	70	76
Black River improvement	42	.....	.....	.....	1	110	18	70	76
Oneida River improvement	20	80	60	4½	2	120	30	70	66
Oneida Lake canal	70	70	56	7	7	110	18	220	220
Baldwinsville and Seneca tow-path	5½	40	24	4	1	90	15	70	76

ERIE CANAL

REMARKS	Old canal (not now in existence)	Enlargement
Construction authorized	April 15, 1817.....	M
Construction commenced	July 4, 1817.....	A
Construction completed	October 28, 1825...	8
Estimated cost at engineer's prices.....	\$4,926,738	\$1
Actual cost of construction.....	\$7,143,789	\$1
Total feet of lockage.....	875 1/2	61 set.
Length from Albany to Buffalo.....	363 miles	81
Number of locks and size of chambers..	83 locks. 90 x 115..	71
Size of prism.....	40 and 28 x 4.....	71
Maximum dimension of boats.....	78 62-100 x 14 46- 100 x 8 1/2, draft .	98 x 17.5-12 x 6 ft. draft.
Burden of boats.....	75 tons	240 tons.

Counties through which the Erie canal runs — Albany, Cayuga, Erie, Herkimer, Madison, Monroe, Montgomery, Niagara, Onondaga, Oneida, Orleans, Saratoga, Schoenectady and Wayne.

LOCKS

No. of lock.	Double or single.	Lift.	No. of lock.	Double or single.	Lift	No. of lock.	Double or single.	Lift
1	Double	15½	25	Double	8	49.	Double	6
2	Double	9½	26	Double	8	50.	Double	6 11-12
3	Double	11½	27	Double	8	51.	Double	5½
4	Double	11½	28	Double	8	52.	Double	11
5	Double	10	29	Double	7	53.	Double	6
6	Double	10	30	Double	10½	54.	Double	7½
7	Double	10	31	Double	6	55.	Double	6
8	Double	10	32	Double	8	56.	Double	10
9	Double	10	33	Double	6	57.	Double	8
10	Double	10	34	Double	8	58.	Double	8
11	Double	10	35	Double	8	59.	Double	8
12	Double	10	36	Double	10	60.	Double	10
13	Double	10	37	Double	10	61.	Double	9
14	Double	10	38	Double	9½	62.	Double	9
15	Double	10	39	Double	10½	63.	Double	9
16	Double	10	40	Double	8	64.	Double	10
17	Double	10	41	Double	8	65.	Double	10
18	Double	10½	42	Double	8	66.	Double	9
19	Double	8½	43	Double	8	67.		
20	Double	10	44	Double	10½	68.		
21	Double	11½	45	Double	10½	69.	Double	55 10-12
22	Double	11½	46	Double	3	70.		
23	Double	8	47	Double	10½	71.		
24	Double	8	48	Double	10½	72 g.d. Blk Rk. & Buf	Double	2

For data as to enlargement under so-called Barge canal improvement, see preceding pages.

LOCATION OF LOCKS

COUNTIES	Number of locks	COUNTIES	Number of locks
Albany	1 to 18, inclusive.	Onondaga	47 to 51, inclusive.
Saratoga	19 and 20.	Cayuga	52.
Schenectady	21 to 25, inclusive.	Wayne	53 to 60, inclusive.
Montgomery	26 to 34, inclusive.	Ontario	61 to 66, inclusive.
Herkimer	35 to 45, inclusive.	Monroe	67 to 71, inclusive.
Oneida	46.	Orleans	
Madison		Niagara	

CHAMPLAIN CANAL AND GLENS FALLS FEEDER

Construction authorized	April 15, 1817.
Glens Fall feeder authorized.....	April, 1822.
Estimated cost of canal at engineer's prices.....	\$871,000.
Navigation opened from Fort Edward to Lake Champlain...	November 24, 1819.
Canal completed from Waterford to Lake Champlain.....	1822.
Canal, cost of construction up to 1827.....	\$921,011.
Feeder, cost of construction up to 1837.....	\$91,944.
Total cost of both included improvements, exclusive of ordinary repairs, June, 1868.....	\$2,378,910.
Number of locks on canal, 20 ; feeders, 13.....	Size, 110x18 and 100x 16.
Length of canal, 66 miles ; feeder, 7 miles ; pond, 5 miles...	78 miles.
Size of prism, canal and feeder.....	40.26x4.
Size authorized, chapter 213, Laws of 1860.....	50.35x5.
Total cost, including improvements and enlargement, up to 1875	\$4,044,000.

Counties through which the Champlain canal runs — Rensselaer, Saratoga, Warren and Washington.
The Glens Falls feeder is located in the counties of Warren and Washington.
For data as to enlargement under the so-called Barge canal improvement, see preceding pages.

LOCKS

CHAMPLAIN CANAL.						GLENS FALLS FEEDER.			
No.	Lift.	No.	Lift.	No.	Lift.	No.	Lift.	No.	Lift.
1.....	10½	8.....	8½	15.....	8	1.....	10	8.....	10
2.....	10½	9.....	10	16.....	7	2.....	10	9.....	10
3.....	8½	10.....	9½	17.....	2½	3.....	10	10.....	10
4.....	9	11.....	11½	18.....	9	4.....	10	11.....	11
5.....	9	12.....	9	19.....	9	5.....	10	12.....	12
6.....	9	13.....	10½	20.....	10	6.....	10	13.....	10
7.....	9½	14.....	8	.....	.....	7.....	10	.....	.....

BLACK RIVER CANAL FEEDER AND BLACK RIVER IMPROVEMENT.

Construction authorized.....	April 19, 1836.
Construction commenced.....	January, 1838.
Estimated cost at engineers' prices.....	\$1,068,437.
Estimated cost at contract prices.....	\$2,431,069.
Canal completed.....	1849.
Cost of construction.....	\$3,581,954.
Number and size of locks.....	109 locks; 90x15.
Length of canal to Lyons Falls.....	35 miles.
Length of river to Carthage and fall.....	42 miles; 9¼ feet.
Size of prism of canal and feeder.....	42 and 28x4.
Length of navigable feeder, and fall.....	10½ miles; 6 10-100 feet.
Burden of boats.....	45 to 50 tons.
Lockage of canal.....	1,082¼ feet.

LOCKS.

No.	Lift.	No.	Lift.	No.	Lift.	No.	Lift.
1.....	10	29.....	10	56.....	10	83.....	9
2.....	10	30.....	10	57.....	10	84.....	9
3.....	10	31.....	10	58.....	10	85.....	10
4.....	10	32.....	10	59.....	10	86.....	11½
5.....	10	33.....	10	60.....	10	87.....	10
6.....	10	34.....	10	61.....	10	88.....	10
7.....	10	35.....	10	62.....	10	89.....	10
8.....	11	36.....	10	63.....	10	90.....	10
9.....	12	37.....	10	64.....	10	91.....	12
10.....	11	38.....	10	65.....	10	92.....	10
11.....	11	39.....	10	66.....	10	93.....	10
12.....	11	40.....	10	67.....	10	94.....	10
13.....	8	41.....	10	68.....	9	95.....	10
14.....	8	42.....	10	69.....	9	96.....	10
15.....	8	43.....	10	70.....	9	97.....	10
16.....	10	44.....	10	71.....	10	98.....	10
17.....	8	45.....	10	72.....	10	99.....	10
18.....	10	46.....	10	73.....	10	100.....	10
19.....	8	47.....	10	74.....	10	101.....	10½
20.....	10	48.....	10	75.....	10	102.....	10¾
21.....	10	49.....	10	76.....	10	103.....	4
22.....	10	50.....	10	77.....	10	104.....	10
23.....	10	51.....	10	78.....	10	105.....	10
24.....	10	52.....	10	79.....	10	106.....	11
25.....	10	53.....	10	80.....	9	107.....	11
26.....	10	54.....	10	81.....	9	108.....	12
27.....	10	55.....	10	82.....	9	109.....	12
28.....	10	.....	.....	.....	.....	.....	.....

Counties through which the Black River canal runs — Oneida and Lewis.

OSWEGO CANAL.

REMARKS.	Oswego canal.	Enlarged Oswego canal.
Construction authorized.....	April 20, 1825....	April 15, 1854.
Enlargement of locks.....	.....	Ch. 262. Laws of 1847.
Estimates cost at engineers' prices..	\$277,000.....	\$1,926,336.
Estimated cost at contract prices...	\$437,000	\$2,051,190.
Construction completed.....	December 10, 1828.	September, 1862.
Cost of construction.....	\$565,473	\$4,427,589.
Number of locks and size	18, 90x15	17, 110x18.
Feet of lockage.....	154, 85 feet.....	154, 85 feet.
Average cost of one lock.....	\$10,000	\$31,000.
Size of prism of canal.....	40 and 26x4.....	70 and 56x7 feet.
Guard locks.....	Six	Five.
Burden of boats.....	50 to 75 tons....	230 tons.
Length of canal.....	38 miles.....	38 miles.

LOCKS.

No.	Lift.	No.	Lift.	No.	Lift.	No.	Lift.	No.	Lift.
1.....	11	4.....	9.6 { 5.866	8.....	11½	12.....	11½	16.....	8½
2.....	11	5.....		9.....	7½	13.....	5.65	17.....	10½
3.....	10½	6.....		10.....	9	14.....	9½	18.....	9½
		7.....		11.....	11½	15.....	5½		

Counties through which the Oswego canal runs — Onondaga and Oswego.
For data as to enlargement under the so-called Barge canal improvement, see preceding pages.

CAYUGA AND SENECA CANAL — CAYUGA INLET.

REMARKS.	Cayuga and Seneca canal.	Cayuga inlet.
Construction authorized, enlargement of locks	April 20, 1825....	May 25, 1836.
Enlargement of prism.....	.....	April 15, 1854.
Estimated cost at engineers' prices..	\$811,188	160,000.
Estimated cost at contract prices...	\$795,272	\$160,396.
Canal completed	November 15, 1828.	September, 1862.
Cost of construction.....	\$2,010,320	\$214,000.
Number of locks and size.....	11, 110x18	1, 110x18.
Feet of lockage.....	83½ .....	.....
Length and size of prism.....	.....	24¾ miles, 70 and 66x7.

LOCKS.

No.	Lift.	No.	Lift.	No.	Lift.	No.	Lift.	No.	Lift.
1.....	7.28	4.....	9	6.....	9.60	8.....	5.70	10.....	10
2.....	7	5.....	9	7.....	6	9.....	10	11.....	3
3.....	10								

Counties through which the Cayuga and Seneca canal runs — Cayuga, Seneca and Ontario.
For data as to enlargement under the so-called Barge canal improvement, see preceding pages.

TABLE OF DISTANCES

HUDSON RIVER AND IMPROVED ERIE CANAL

	Place to place.	From New York.	From Buffalo.
New York City, pier 5 and 6, East river.....	.....	.....	506.72
Dobbs Ferry.....	23.80	23.80	482.92
Erie railroad docks.....	2.20	26.0	480.72
Tarrytown.....	2.30	28.3	478.42
Nyack.....	.9	29.2	477.52
Ossining.....	4.6	33.8	472.92
Haverstraw.....	4.0	37.8	468.92
Peekskill.....	7.1	44.9	461.82
West Point.....	7.4	52.3	454.42
Cold Spring.....	2.6	54.9	451.82
Cornwall Landing.....	2.6	57.5	449.22
Newburgh.....	3.6	61.1	445.62
Fishkill.....	.3	61.4	445.32
New Hamburg.....	6.4	67.8	438.92
Poughkeepsie.....	7.9	75.7	431.02
Kingston, on side line 1.2 miles long.....	16.4	92.1	417.02
Rhinecliff.....	15.3	91.0	415.72
Saugerties.....	10.5	101.5	405.22
Catskill.....	10.6	112.1	394.62
Athens.....	4.1	116.2	390.52
Hudson.....	.2	116.4	390.32
Cossackie.....	6.9	123.3	383.42
New Baltimore.....	6.4	129.7	377.02
Coeymans.....	2.0	131.7	375.02
Castleton.....	4.0	135.7	371.02
Rensselaer, Ferry street.....	7.7	143.4	363.32
Albany, Madison avenue.....	0.4	143.8	362.92
Albany terminal.....	1.0	{ 144.8 }	361.92
Rensselaer, Forbes avenue.....		{ 144.8 }	
Troy, Washington street terminal.....	5.1	149.9	356.82
Watervliet, at ferry.....	.2	150.1	356.62
Troy, upper terminal.....	.4	150.5	356.22
Troy, Federal lock.....	1.43	151.93	354.79
Cohoes terminal, Ontario street.....	1.67	153.60	353.12
Mohawk river below Union bridge.....	.78	154.38	352.34
Waterford—junction Erie and Champlain canals.....			
Waterford, Third street terminal.....	.12	154.5	352.22
Lock No. 2, Erie canal.....	.7	155.2	351.52
Lock No. 3, Erie canal.....	.28	155.48	351.24
Lock No. 4, Erie canal.....	.62	156.1	350.62
Lock No. 5, Erie canal.....	.16	156.26	350.46
Lock No. 6, Erie canal.....	.28	156.54	350.18
Guard gate No. 2.....	.63	157.17	349.55
Crescent terminal.....	1.33	158.50	348.22
Dunsbach Ferry.....	2.39	160.89	345.83
Fort's Ferry.....	2.28	163.17	343.55
Vischer's Ferry.....	2.80	165.9	331.90
Lock No. 7.....	1.47	167.37	339.35
Rexford (aqueduct).....	3.83	171.2	335.52
Schenectady terminal.....	4.6	175.8	330.92
Lock No. 8, Scotia.....	2.4	178.2	328.52
Rotterdam Junction (west).....	4.40	182.60	324.12
Lock No. 9.....	.42	183.02	323.70
Hoffman's Ferry (north shore).....	1.38	{ 184.40 }	322.32
Pattersonville (south shore).....		{ 184.40 }	
Cranesville.....	4.40	188.80	317.92
Lock No. 10, Cranesville.....	.38	189.18	317.54
Amsterdam terminal.....	2.72	191.90	314.82
Lock No. 11, Guy Park.....	1.33	193.23	313.49
Akin.....	1.77	195.00	311.72
Fort Hunter, bridge.....	2.75	197.75	308.97
Lock No. 12, Tribes Hill.....	.05	197.80	308.92
Fultonville (south shore).....	5.10	{ 202.90 }	303.82
Fonda (north shore).....		{ 202.90 }	
Lock No. 13, Yosts.....	4.58	207.48	299.24
Randall P. O. (south shore).....	.62	208.10	298.62
Yosts (north shore).....	.18	208.78	298.44
Sprakers Ferry.....	3.42	211.7	295.02

HUDSON RIVER AND IMPROVED ERIE CANAL — (Continued)

	Place to place.	From New York.	From Buffalo.
Canajoharie terminal.....	3.10	{ 214.8 }	291.92
Palatine Bridge (north shore).....		{ 214.8 }	
Lock No. 14.....	.58	215.38	291.34
Fort Plain terminal.....	2.92	{ 218.3 }	288.42
Nelliston (north shore).....		{ 218.3 }	
Lock No. 15.....	.43	218.73	287.99
St. Johnsville terminal.....	5.25	223.98	282.74
Lock No. 16.....	1.46	225.44	281.28
Mindenville, bridge.....	.26	225.70	281.02
Guard gate No. 3, Erie, Indian Castle.....	3.1	228.8	277.92
Lock No. 17, Little Falls.....	4.41	233.21	273.51
Lift bridge, Little Falls.....	.71	233.92	272.80
Guard gate No. 4, Little Falls.....	.18	234.10	272.62
Terminal, Little Falls.....	.30	234.4	272.32
Lock No. 18, Jacksonburg.....	3.00	237.4	269.32
Bridge No. 139, Jacksonburg.....	.30	237.7	269.02
Mohawk guard gate No. 5.....	3.83	{ 241.53 }	265.19
Mohawk Junction lock, Utica line.....		{ 241.53 }	
Herkimer terminal.....	.17	241.7	265.02
Ilion terminal.....	1.80	243.5	263.22
Frankfort terminal.....	2.90	246.4	260.32
Lock No. 19.....	3.00	249.4	257.32
Utica, terminal lock.....	7.20	256.6	250.12
Utica terminal (side line).....	.70	257.30	250.8
Whitesboro, bridge.....	2.20	258.80	247.92
Lock No. 20.....	.88	259.68	247.04
Oriskany, bridge.....	2.42	262.1	244.62
Guard gate No. 6, Erie canal.....	4.20	266.3	240.42
Rome terminal.....	3.00	269.3	237.42
Guard gate No. 7, Erie canal.....	.15	{ 269.45 }	237.27
Junction lock to Utica line.....		{ 269.45 }	
Junction lock to Black River canal.....	.10	269.55	237.17
New London junction lock, Syracuse line.....	6.31	275.86	230.86
Lock No. 21.....	2.04	277.90	228.82
Lock No. 22.....	1.35	279.25	227.47
Sylvan Beach (north side).....	4.35	283.60	223.12
Cleveland.....	8.5	292.7	216.02
Constantia.....	6.6	299.3	209.42
Fort Brewerton (north shore).....	7.5	306.2	201.92
Fort Brewerton (north shore).....	21.2	304.8	201.92
Brewerton terminal.....	.2	305.0	201.72
Lock No. 23.....	2.9	307.9	198.82
Oak Orchard, bridge.....	2.9	310.8	195.92
Oswego canal junction, east (Three River Point).....	3.81	314.61	192.11
Three River Point dock.....	.09	314.7	192.02
West Junction.....	.2	314.9	191.82
Belgium, bridge.....	1.8	316.7	190.02
Cold Spring bridge, east junction Syracuse branch.....	4.70	321.4	185.32
Long Branch, dock.....	.95	322.35	185.77
Lake entrance, side line.....	.45	322.8	186.22
Liverpool.....	2.00	324.8	188.22
Syracuse terminal.....	3.40	328.20	191.62
West Junction, Syracuse branch.....	.50	321.9	184.82
Lock No. 24, Baldwinsville.....	4.55	326.65	180.07
State ditch, bridge.....	8.80	335.45	171.27
Jones Point, Cross Lake entrance.....	1.73	337.18	169.54
Iron bridge, Jordan.....	2.12	339.3	167.42
Bontas bridge.....	1.87	341.17	165.55
Weedsport terminal.....	2.03	343.2	163.52
Port Byron (free bridge).....	4.10	347.3	159.42
Fox Ridge (Campbell's bridge).....	3.50	350.8	155.92
Montesuma (aqueduct).....	4.58	355.38	151.34
Cayuga and Seneca canal, east junction.....	.52	355.9	150.82
Cayuga and Seneca canal, west junction.....	.30	356.2	150.52
Lock No. 25, May's Point.....	1.20	357.4	149.32
Lock No. 26.....	5.84	363.24	143.48
Clyde, viaduct.....	2.36	365.6	141.12
Lyons terminal.....	9.60	375.2	131.52
Lock No. 27.....	.10	375.3	131.42

HUDSON RIVER AND IMPROVED ERIE CANAL — (Concluded)

	Place to place.	From New York.	From Buffalo.
Lock No. 28-A.....	1.27	376.57	130.15
Poor House.....	1.08	377.65	129.07
Lock No. 28-B.....	2.85	380.5	126.22
Newark terminal.....	.40	380.9	125.82
Port Gibson.....	3.40	384.3	122.42
Guard gate No. 8.....	1.68	385.98	120.74
Palmyra, lock No. 29.....	4.22	390.2	116.52
Macedon, lock No. 30.....	3.00	393.2	113.52
Waynesport.....	3.00	396.2	110.52
Fairport dock.....	4.63	{ 400.83 }	105.89
Lift bridge No. 2.....		{ 400.83 }	
Guard gate No. 9.....	3.27	404.1	102.62
Bushnells Basin, bridge.....	.64	404.74	101.98
Cartersville, bridge.....	1.66	406.4	100.32
Guard gate No. 10.....	.10	406.50	100.22
Pittsford, dock wall.....	1.20	407.7	99.02
Lock No. 32.....	2.10	409.8	96.92
Lock No. 33.....	.80	410.6	96.12
Guard lock, east.....	3.60	414.2	92.52
Centre of river.....	.50	414.7	92.02
Rochester terminal (side line).....	3.20	417.9	95.22
Guard lock, west.....	.50	415.2	91.52
South Greece.....	6.60	421.8	84.92
Guard gate No. 11.....	2.30	424.1	82.62
Spencerport terminal.....	1.30	{ 425.4 }	81.32
Lift bridge No. 3.....		{ 425.4 }	
Adams Basin, dock.....	2.9	{ 428.3 }	78.42
Adams Basin, lift bridge No. 4.....		{ 428.3 }	
Brockport, lift bridge No. 5.....	4.61	432.91	73.81
Brockport, lift bridge No. 6.....	.19	433.1	73.62
Guard gate No. 12, Erie canal.....	.90	434.0	72.72
Holley terminal.....	3.7	{ 437.7 }	69.02
Holley lift bridge No. 7.....		{ 437.7 }	
Guard gate No. 13, Erie canal.....	.63	438.33	68.39
Hulberton lift bridge No. 8.....	2.37	440.7	66.02
Albion, lift bridge No. 9.....	6.40	447.1	59.62
Albion, lift bridge No. 10.....	.20	447.3	59.42
Guard gate No. 14, Erie canal.....	1.1	448.4	58.32
Eagle Harbor, lift bridge No. 11.....	2.2	450.6	56.12
Knowlesville, lift bridge No. 12.....	3.0	453.6	53.12
Guard gate No. 15.....	3.2	456.8	49.92
Medina terminal.....	1.0	457.8	48.92
Medina, lift bridge No. 13.....	.4	458.2	48.52
Guard gate No. 16, Erie canal.....	3.21	461.41	45.31
Middleport, lift bridge No. 14.....	1.49	462.9	43.82
Guard gate No. 17.....	4.9	467.8	38.92
Gasport, lift bridge No. 15.....	.4	468.2	38.52
Lockport, lift bridge No. 16.....	5.77	473.97	32.75
Lockport, lift bridge No. 17.....	.23	474.2	32.52
Lockport, lower terminal.....	.10	474.3	32.42
Locks No. 34 and 35.....	.50	474.8	31.92
Upper terminal, Lockport.....	.50	475.3	31.42
Guard gate No. 18, Erie canal.....	4.0	479.3	27.42
Pendleton, bridge.....	2.2	481.5	25.22
Martinsville.....	6.4	487.9	18.82
Tonawanda terminal.....	4.4	{ 492.3 }	14.42
North Tonawanda terminal.....		{ 492.3 }	
Buffalo, Erie Basin.....	12.43	504.73	1.99
Buffalo, Ohio Basin.....	1.99	506.72	0.00

CHAMPLAIN CANAL.

	Distances between points	From New York	From Canadian line
Federal lock at Troy.....	.....	151.93	169.57
Cohoes terminal, Ontario street.....	1.67	153.60	167.90
Waterford junction in river.....	.78	154.38	167.12
Waterford, Union bridge.....	.54	154.92	166.58
Lock No. 1.....	2.88	157.80	163.70
Lock No. 2.....	3.90	161.7	159.80
Mechanicville terminal.....	1.90	163.6	157.90
Lock No. 3.....	.63	164.23	157.27
Lock No. 4.....	1.83	166.06	155.44
Stillwater, bridge.....	.42	166.48	155.02
Bemis Heights.....	2.82	169.30	152.20
Lock No. 5.....	11.06	180.36	141.14
Thomson terminal.....	1.04	181.4	140.10
Northumberland, bridge.....	.10	181.5	140.00
Lock No. 6, Fort Miller.....	2.50	184.0	137.50
Guard Gate (Crocker's Reef).....	2.07	186.07	135.43
Lock No. 7, Fort Edward.....	5.17	191.24	130.26
Fort Edward terminal, side line.....	1.00	192.24	131.26
Lock No. 8.....	2.06	193.30	128.20
Dunham Basin, bridge.....	1.70	195.00	126.50
Lock No. 9.....	4.10	199.10	122.40
Smith's Basin, bridge.....	.44	199.54	121.96
Fort Ann, bridge.....	3.76	203.30	118.20
Comstock, bridge.....	3.94	207.24	114.26
Lock No. 11.....	.96	208.2	113.30
Whitehall terminal.....	6.30	214.5	107.00
Whitehall lock No. 12.....	.29	214.79	106.71
Ticonderoga.....	22.31	237.1	84.40
Crown Point.....	8.30	245.4	76.10
Port Henry.....	8.10	253.5	68.00
Essex.....	21.00	274.5	47.00
Burlington.....	11.00	285.5	36.00
Port Kent.....	3.00	288.5	33.00
Plattsburg.....	12.00	300.5	21.00
Rouses Point.....	19.30	319.8	1.70
Canadian line.....	1.70	321.5	00.00

OSWEGO CANAL

	Distances between points	From New York	From Oswego
Oswego canal, junction east (Three River point) ..	3.81	314.61	23.79
Lift Bridge No. 1, Oswego.....	2.29	316.9	21.50
Phoenix, lock No. 1.....	.10	317.0	21.40
Hinmansville, bridge	3.2	320.2	18.20
Fulton, lock No. 2.....	6.3	326.5	11.90
Fulton, terminal .....	.2	326.7	11.70
Fulton, lock No. 3.....	.35	327.05	11.35
Battle Island cut.....	3.50	330.55	7.85
Minetto, lock No. 5.....	2.95	333.5	4.90
Oswego, lock No. 6, High dam.....	3.3	336.8	1.60
Oswego, lock No. 7.....	.36	337.16	1.24
Oswego, lock No. 8.....	.54	337.70	.70
Oswego, east terminal.....	.30	338.00	.40
Oswego, Lake terminal.....	.40	338.40	.00

BLACK RIVER CANAL

	DISTANCE FROM —		
	Place to place	Rome	Boon- ville
Rome .....	.....	.....	25
Ridge Mills	2	2	23
Lock No. 7.....	3	5	20
Walworth's Storehouse	1	6	19
Westernville	3	9	16
Wells Brook Aqueduct.....	2	11	14
Stringers' Creek	2	13	12
Lansing Kill	1	14	11
Lock No. 31.....	2	16	9
Lansing Kill dam or feeder.....	1	17	8
Lower Falls, Lansing Kill.....	2	19	6
Upper Falls, Lansing Kill.....	2	21	4
Lock No. 70.....	2	23	2
Boonville	2	25	.....
Sugar river	3	28	3
Little Falls, Black river.....	1	29	4
Port Leyden	3	32	7
Lock No. 91.....	1	33	8
Lyons Falls	2	35	10
Hawkinsville, on feeder (3 miles from Boonville) ..	.....	28	3
A. Lee's, on feeder.....	2	30	5
R. B. Miller's, on feeder.....	1	31	6
State dam on feeder.....	4	35	10
Head of reservoir.....	2	37	12

**Report Made to the Superintendent of Public Works by the
Inspectors Appointed Under the Steam Navigation Law**

STATE OF NEW YORK
SUPERINTENDENT OF PUBLIC WORKS
BUREAU OF NAVIGATION

ALBANY, N. Y., *December 11, 1917.*

Hon. W. W. WOTHERSPOON, *Superintendent of Public Works.*
Albany, N. Y.:

DEAR SIR.— In accordance with section 27 of article II of the Navigation Law, the Inspectors of Steam and Motor Vessels beg to submit the following report:

LICENSES ISSUED AND RENEWED DURING THE YEAR 1917.

	Master	Pilot	Engineer	Joint Pilot and Engineer
Original	3	45	54	45
Renewal	47	54	95	156
	<hr/> 50	<hr/> 99	<hr/> 149	<hr/> 201
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Total number of licenses issued during the year 449

Total number of steamers inspected during the year 81

Total number of motor boats inspected during the year . . . 198

279

Total amount of money collected for inspection and licenses, including balance from 1916, and turned into the Superintendent of Public Works, \$3,806.

Vessels inspected, but not certificated, pending equipment not supplied or repairs required to be made: Steamers, 2; motor boats, 4; total, 6.

Repairs were ordered or deficiencies in equipment required to be supplied on thirteen boats and certificates of inspection were withheld pending compliance, but eventually all except six (6) complied and certificates were issued to them.

On May 12, 1917, the steamer "Montcalm" was burned at her dock, entailing a loss of \$500. Fire was caused by the burning of a sawmill on the dock.

On July 14, 1917, the motor boat "Wanakena" was burned at her dock at Wanakena. Fire was caused by backfire of the engine. Estimated loss, \$2,500.

On August 17, 1917, we received a complaint from your office made by T. C. Gerwig, lockmaster of Lock No. 21, against the steamers "O. F. Soule" and "Duquesne." We held an investigation on August 25th, and reported the outcome to you on the same date.

No other accidents were reported during the year, and we are pleased to report that, so far as we know, there has not been a single loss of life or personal injury on any of the boats under our jurisdiction.

During the year fifteen steamers came in for inspection that we did not have in 1916, and fifteen dropped out. The fifteen that came in aggregated 581 tons and the fifteen that dropped out aggregated 617 tons. Therefore, the deficit as compared with last year was thirty-six tons.

Applying the same comparison to motor boats, thirty-two came in and sixty-five dropped out, making a loss of thirty-three motor boats. The thirty-two that came in aggregated 157 tons and the sixty-five that dropped out aggregated 331 tons. Therefore, the net deficit is thirty-three vessels and tonnage of 210 of steam and motor vessels as compared with the year 1916.

Respectfully submitted,

H. S. LOUCKS,

THEO. T. MERSEREAU,

Inspectors of Steam Vessels.

STATE OF NEW YORK, }
COUNTY OF ALBANY, } ss.:

Henry S. Loucks and Theo. T. Mesereau, being duly and severally sworn, each for himself, deposes and says that he is an inspector of steam vessels in the State Department of Public Works, appointed pursuant to the provisions of the Navigation Law; that he has prepared and signed the foregoing detailed statement and account, and that the same is a true and correct account of the matters therein referred to.

H. S. LOUCKS.

THEO. T. MERSERAU.

Subscribed and sworn to before me
this 12th day of December, 1917.

JOHN E. WINNE,
Notary Public.

REPORT
OF THE
SUPERINTENDENT OF PUBLIC WORKS
UPON THE
TRADE AND TONNAGE OF THE CANALS FOR THE
YEAR 1917

ANNUAL ACCOUNT of property (in tons of 2,000 lbs.) shipped on the canals each week during the season of 1917

DAYS	THE FOREST — PRODUCTS OF WOOD					
	Boards and scantling	Timber	Wood	Pulp wood	Wood pulp	Ashes, pot and pearl
Eighth to fourteenth.....	.....	.....	70	.....	.....	.....
Fifteenth to twenty-second.....	4,148	.....	.....	185	.....	.....
Twenty-third to close.....	8,898	6,280	252	.....	.....	719
Total May	13,046	6,280	322	185	.....	719
First to seventh.....	9,154	.....	364	356	272	.....
Eighth to fourteenth.....	5,573	600	.....	.....	.....	305
Fifteenth to twenty-second.....	3,586	300	140	1,198	353	240
Twenty-third to close.....	13,281	.....	325	3,595	1,494	.....
Total June	31,594	900	829	5,149	2,119	545
First to seventh.....	3,400	4,110	.....	1,646	468	432
Eighth to fourteenth.....	11,156	240	140	4,119	.....	1,140
Fifteenth to twenty-second.....	10,070	240	140	1,938	.....	.....
Twenty-third to close.....	11,408	5,260	5,320	5,477	486	718
Total July	36,034	9,850	5,600	13,180	954	2,290

First to seventh.....	6,687	300	140	1,599	545	.....
Eighth to fourteenth.....	7,279	.....	140	1,996	485	471
Fifteenth to twenty-second.....	9,095	1,720	448	6,370	880	455
Twenty-third to close.....	12,932	5,160	5,480	3,046	273	465
Total August	35,993	7,180	6,208	13,011	2,183	1,391
First to seventh.....	4,660	300	106	3,679	.....	.....
Eighth to fourteenth.....	10,667	.....	140	3,441	715	224
Fifteenth to twenty-second.....	15,104	.....	.....	4,183	493	959
Twenty-third to close.....	12,249	240	140	5,404	.....	.....
Total September	42,680	540	386	16,707	1,208	1,183
First to seventh.....	9,687	5,200	246	487	.....	706
Eighth to fourteenth.....	6,120	.....	140	2,957	.....	.....
Fifteenth to twenty-second.....	12,910	600	224	4,466	.....	.....
Twenty-third to close.....	10,091	4,180	213	3,310	.....	688
Total October	38,808	9,980	823	11,220	.....	1,394
First to seventh.....	10,653	.....	280	3,632	.....	1,170
Eighth to fourteenth.....	15,533	.....	70	249	506	.....
Fifteenth to twenty-second.....	8,143	300	.....	3,940	.....	.....
Twenty-third to close.....	6,931	5,170	.....	2,537	.....	.....
Total November	41,260	5,470	350	10,358	506	1,170
Total for the year.....	239,415	40,200	14,518	69,810	6,970	8,692

Annual account of property (in tons) shipped, etc.—(Continued)

DAYS	AGRICULTURE — VEGETABLE FOOD				ALL OTHER AGRICULTURAL PRODUCTS	
	Wheat	Barley	Barley malt	Potatoes	Flax seed	Hay
Eighth to fourteenth.....	1,422	455	.....	.....	.....	.....
Fifteenth to twenty-second.....	.....	.....	.....	.....	.....	.....
Twenty-third to close.....	.....	.....	396	.....	.....	90
Total May.....	1,422	455	396	.....	.....	90
First to seventh.....	2,223	240	.....	.....	.....	.....
Eighth to fourteenth.....	1,194	.....	.....	.....	.....	.....
Fifteenth to twenty-second.....	2,145	.....	221	.....	.....	.....
Twenty-third to close.....	474	.....	.....	.....	.....	493
Total June.....	6,036	240	221	.....	.....	493
First to seventh.....	474	.....	.....	.....	1,029	95
Eighth to fourteenth.....	.....	.....	.....	.....	.....	423
Fifteenth to twenty-second.....	.....	.....	.....	.....	.....	150
Twenty-third to close.....	.....	.....	1,857	.....	.....	331
Total July.....	474	.....	1,857	.....	1,029	999

First to seventh.....	.....	567	.....	.....	.....
Eighth to fourteenth.....	.....	.....	.....	.....	.....
Fifteenth to twenty-second.....	.....	772	.....	.....	111
Twenty-third to close.....	.....	.....	.....	.....	.....
Total August.....	.....	1,339	.....	.....	111
First to seventh.....	.....	.....	.....	.....	110
Eighth to fourteenth.....	.....	.....	.....	.....	.....
Fifteenth to twenty-second.....	3,690	.....	.....	.....	.....
Twenty-third to close.....	240	.....	.....	.....	112
Total September.....	240	.....	.....	.....	222
First to seventh.....	480	.....	.....	.....	.....
Eighth to fourteenth.....	1,320	.....	.....	.....	400
Fifteenth to twenty-second.....	465	.....	.....	.....	101
Twenty-third to close.....	480	.....	210	.....	1,008
Total October.....	2,745	.....	210	.....	1,509
First to seventh.....	3,597	.....	.....	.....	830
Eighth to fourteenth.....	1,908	.....	.....	.....	515
Fifteenth to twenty-second.....	.....	.....	.....	.....	1,550
Twenty-third to close.....	.....	.....	.....	.....	1,881
Total November.....	5,505	.....	2,130	.....	4,776
Total for the year.....	16,422	3,813	2,340	1,029	8,200

Annual account of property (in tons) shipped, etc.—(Continued)

DAYS	MANUFACTURES					
	Oil meal and cake	Pig iron	Bloom and bar iron	Castings and ironware	Domestic salt	Sugar
Eighth to fourteenth.....	.....	.....	.....	.....	.....	.....
Fifteenth to twenty-second.....	.....	.....	.....	.....	.....	.....
Twenty-third to close.....	.....	.....	.....	56	700	.....
Total May .....	.....	.....	.....	56	700	.....
First to seventh.....	.....	.....	2	.....	1,418	.....
Eighth to fourteenth.....	.....	.....	.....	3	470	.....
Fifteenth to twenty-second.....	462	468	.....	3	940	.....
Twenty-third to close.....	.....	.....	.....	.....	940	.....
Total June	462	468	2	6	3,768	.....
First to seventh.....	.....	.....	.....	.....	429	30
Eighth to fourteenth.....	.....	227	.....	.....	705	.....
Fifteenth to twenty-second.....	.....	2,368	.....	.....	945	.....
Twenty-third to close.....	1,178	1,868	224	56	235	.....
Total July	1,178	4,463	224	56	2,314	30

Annual account of property (in tons) shipped, etc.—(Continued)

DAYS	MERCHANDISE		OTHER ARTICLES			
	Iron and steel	All other merchandise	Ice	Stone, lime and clay	Phosphate	Anthracite coal
First to seventh.....	.....	2,012	.....	879	.....	1,856
Eighth to fourteenth.....	.....	.....	.....	.....	.....	3,205
Fifteenth to twenty-second.....	13	3,112	.....	14,170	.....	5,086
Twenty-third to close.....	.....	2,157	1,120	13,805	.....	5,376
Total May	13	7,281	1,120	28,854	.....	15,523
First to seventh.....	.....	3,321	.....	19,115	.....	7,325
Eighth to fourteenth.....	.....	2,803	.....	13,832	.....	1,000
Fifteenth to twenty-second.....	.....	1,967	.....	14,986	.....	3,253
Twenty-third to close.....	5	4,649	2,912	19,633	.....	9,114
Total June	5	12,740	2,912	67,566	.....	20,692
First to seventh.....	105	2,710	.....	25,117	.....	6,101
Eighth to fourteenth.....	.....	3,061	398	35,821	.....	4,810
Fifteenth to twenty-second.....	.....	4,787	.....	13,833	.....	6,051
Twenty-third to close.....	80	4,585	6,590	16,844	.....	16,931
Total July	185	15,143	6,988	91,615	.....	33,893

Eighth to fourteenth.....	3,526	.....	13,219	.....	11,710
Fifteenth to twenty-second.....	3,472	.....	18,952	.....	5,465
Twenty-third to close.....	3,190	12,360	28,511	.....	11,818
Total August	15,389	12,360	96,842	.....	33,522
First to seventh.....	6,115	280	26,255	.....	7,593
Eighth to fourteenth.....	2,851	1,960	16,732	.....	3,068
Fifteenth to twenty-second.....	4,942	1,120	14,265	.....	3,178
Twenty-third to close.....	3,053	2,800	19,658	.....	4,700
Total September	16,961	6,160	76,910	.....	18,539
First to seventh.....	3,325	1,680	22,255	.....	9,722
Eighth to fourteenth.....	2,032	560	14,340	.....	4,301
Fifteenth to twenty-second.....	1,292	1,960	13,153	530	2,235
Twenty-third to close.....	3,943	1,680	17,329	.....	4,731
Total October	10,592	5,880	67,077	530	20,989
First to seventh.....	2,847	.....	22,507	.....	10,971
Eighth to fourteenth.....	1,204	1,120	12,552	.....	4,442
Fifteenth to twenty-second.....	617	1,400	2,777	.....	3,232
Twenty-third to close.....	601	560	13,338	.....	7,304
Total November	5,269	3,080	51,174	.....	25,949
Total for the year.....	83,375	38,500	480,038	530	169,107

Annual account of property (in tons) shipped, etc.—(Concluded)

DAYS	OTHER ARTICLES			Total tons	Total miles boats cleared
	Bituminous coal	Iron ore	Sundries		
First to seventh.....	.....	.....	.....	4,747	1,444
Eighth to fourteenth.....	252	.....	.....	3,527	1,150
Fifteenth to twenty-second.....	1,666	.....	325	30,582	12,877
Twenty-third to close.....	1,027	252	100	41,228	13,651
Total May	2,945	252	425	80,084	29,122
First to seventh.....	714	.....	100	44,604	21,297
Eighth to fourteenth.....	.....	.....	112	25,892	11,287
Fifteenth to twenty-second.....	1,722	.....	50	32,034	18,047
Twenty-third to close.....	2,444	.....	50	59,409	23,276
Total June	4,880	.....	312	161,939	73,907
First to seventh.....	900	.....	.....	47,046	17,636
Eighth to fourteenth.....	564	.....	340	63,144	18,086
Fifteenth to twenty-second.....	2,432	.....	.....	44,811	25,099
Twenty-third to close.....	2,796	.....	.....	80,387	30,715
Total July	6,692	.....	340	235,388	91,536

Eighth to fourteenth.....	1,954	.....	470	42,664	15,379
Fifteenth to twenty-second.....	4,215	.....	5	53,863	23,196
Twenty-third to close.....	3,547	.....	300	88,137	25,201
Total August	11,410	.....	1,225	243,006	85,010
First to seventh.....	5,600	.....	10	55,627	21,813
Eighth to fourteenth.....	1,395	.....	.....	42,408	14,878
Fifteenth to twenty-second.....	2,128	.....	292	47,836	17,508
Twenty-third to close.....	4,913	.....	1,536	58,911	22,901
Total September	14,036	.....	1,838	204,782	77,100
First to seventh.....	12,883	.....	42	68,900	19,713
Eighth to fourteenth.....	3,757	.....	231	38,931	14,829
Fifteenth to twenty-second.....	2,687	.....	440	43,290	11,657
Twenty-third to close.....	1,434	.....	.....	53,096	18,534
Total October	20,761	.....	713	204,217	64,732
First to seventh.....	2,370	.....	315	62,550	26,007
Eighth to fourteenth.....	1,916	.....	3	42,202	15,589
Fifteenth to twenty-second.....	.....	.....	510	23,497	5,261
Twenty-third to close.....	824	.....	.....	39,560	6,240
Total November	5,110	.....	828	167,809	53,097
Total for the year	65,834	252	5,681	1,297,225	474,504

ANNUAL ACCOUNT of property (in tons of 2,000 lbs.) shipped on the canals each week during the season of 1917

DAYS	THE FOREST — PRODUCTS OF WOOD					
	Boards and scantling	Timber	Wood	Pulp wood	Wood pulp	Ashes, pot and pearl
Eighth to fourteenth.....	.....	.....	70	.....	.....	.....
Fifteenth to twenty-second.....	4,148	.....	.....	185	.....	.....
Twenty-third to close.....	8,898	6,280	252	.....	.....	719
Total May	13,046	6,280	322	185	.....	719
First to seventh.....	9,154	.....	364	356	272	.....
Eighth to fourteenth.....	5,573	600	.....	.....	.....	305
Fifteenth to twenty-second.....	3,586	300	140	1,198	353	240
Twenty-third to close.....	13,281	.....	325	3,595	1,494	.....
Total June	31,594	900	829	5,149	2,119	545
First to seventh.....	3,400	4,110	.....	1,646	468	432
Eighth to fourteenth.....	11,156	240	140	4,119	.....	1,140
Fifteenth to twenty-second.....	10,070	240	140	1,938	.....	.....
Twenty-third to close.....	11,408	5,260	5,320	5,477	486	718
Total July	36,034	9,850	5,600	13,180	954	2,290

First to seventh.....	6,687	300	140	1,599	545	.....
Eighth to fourteenh.....	7,279	.....	140	1,996	485	471
Fifteenth to twenty-second.....	9,095	1,720	448	6,370	880	455
Twenty-third to close.....	12,932	5,160	5,480	3,046	273	465
Total August	35,993	7,180	6,208	13,011	2,183	1,391
First to seventh.....	4,660	300	106	3,679	.....	.....
Eighth to fourteenh.....	10,667	.....	140	3,441	715	224
Fifteenth to twenty-second.....	15,104	.....	.....	4,183	493	959
Twenty-third to close.....	12,249	240	140	5,404	.....	.....
Total September	42,680	540	386	16,707	1,208	1,183
First to seventh.....	9,687	5,200	246	487	.....	706
Eighth to fourteenh.....	6,120	.....	140	2,957	.....	.....
Fifteenth to twenty-second.....	12,910	600	224	4,466	.....	.....
Twenty-third to close.....	10,091	4,180	213	3,310	.....	688
Total October	38,808	9,980	823	11,220	.....	1,394
First to seventh.....	10,653	.....	280	3,632	.....	1,170
Eighth to fourteenh.....	15,533	.....	70	249	506	.....
Fifteenth to twenty-second.....	8,143	300	.....	3,940	.....	.....
Twenty-third to close.....	6,931	5,170	.....	2,537	.....	.....
Total November	41,260	5,470	350	10,358	506	1,170
Total for the year.....	239,415	40,200	14,518	69,810	6,970	8,692

Annual account of property (in tons) shipped, etc.—(Continued)

DAYS	AGRICULTURE — VEGETABLE FOOD				ALL OTHER AGRICULTURAL PRODUCTS	
	Wheat	Barley	Barley malt	Potatoes	Flax seed	Hay
Eighth to fourteenth.....	1,422	455	.....	.....	.....	.....
Fifteenth to twenty-second.....	.....	.....	.....	.....	.....	.....
Twenty-third to close.....	.....	.....	396	.....	.....	90
Total May.....	1,422	455	396	.....	.....	90
First to seventh.....	2,223	240	.....	.....	.....	.....
Eighth to fourteenth.....	1,194	.....	.....	.....	.....	.....
Fifteenth to twenty-second.....	2,145	.....	221	.....	.....	.....
Twenty-third to close.....	474	.....	.....	.....	.....	493
Total June	6,036	240	221	.....	.....	493
First to seventh.....	474	.....	.....	.....	1,029	95
Eighth to fourteenth.....	.....	.....	.....	.....	.....	423
Fifteenth to twenty-second.....	.....	.....	.....	.....	.....	150
Twenty-third to close.....	.....	.....	1,857	.....	.....	331
Total July	474	.....	1,857	.....	1,029	999

First to seventh.....	.....	.....	567	.....	.....	.....
Eighth to fourteenth.....	.....	.....	.....	.....	.....	.....
Fifteenth to twenty-second.....	.....	.....	772	.....	.....	111
Twenty-third to close.....	.....	.....	.....	.....	.....	.....
Total August.....	.....	.....	1,339	.....	.....	111
First to seventh.....	.....	.....	.....	.....	.....	110
Eighth to fourteenth.....	.....	.....	.....	.....	.....	.....
Fifteenth to twenty-second.....	.....	3,690	.....	.....	.....	.....
Twenty-third to close.....	240	.....	.....	.....	.....	112
Total September.....	240	3,690	.....	.....	.....	222
First to seventh.....	480	202	.....	.....	.....	.....
Eighth to fourteenth.....	1,320	1,818	.....	.....	.....	400
Fifteenth to twenty-second.....	465	2,227	.....	.....	.....	101
Twenty-third to close.....	480	2,394	.....	210	.....	1,008
Total October.....	2,745	6,641	.....	210	.....	1,509
First to seventh.....	3,597	2,688	.....	220	.....	830
Eighth to fourteenth.....	1,908	.....	.....	468	.....	515
Fifteenth to twenty-second.....	.....	.....	.....	1,028	.....	1,550
Twenty-third to close.....	.....	.....	.....	414	.....	1,881
Total November.....	5,505	2,688	.....	2,130	.....	4,776
Total for the year.....	16,422	13,714	3,813	2,340	1,029	8,200

Annual account of property (in tons) shipped, etc.—(Continued)

DAYS	MANUFACTURES					
	Oil meal and cake	Pig iron	Bloom and bar iron	Castings and ironware	Domestic salt	Sugar
Eighth to fourteenth.....	.....	.....	.....	.....	.....	.....
Fifteenth to twenty-second.....	.....	.....	.....	.....	.....	.....
Twenty-third to close.....	.....	.....	.....	56	700	.....
Total May .....	.....	.....	.....	56	700	.....
First to seventh.....	.....	.....	2	.....	1,418	.....
Eighth to fourteenth.....	.....	.....	.....	3	470	.....
Fifteenth to twenty-second.....	462	468	.....	3	940	.....
Twenty-third to close.....	.....	.....	.....	.....	940	.....
Total June	462	468	2	6	3,768	.....
First to seventh.....	.....	.....	.....	.....	429	30
Eighth to fourteenth.....	.....	227	.....	.....	705	.....
Fifteenth to twenty-second.....	.....	2,368	.....	.....	945	.....
Twenty-third to close.....	1,178	1,868	224	56	235	.....
Total July	1,178	4,463	224	56	2,314	30

Annual account of property (in tons) shipped, etc.—(Continued)

DAYS	MERCHANDISE		OTHER ARTICLES			
	Iron and steel	All other merchandise	Ice	Stone, lime and clay	Phosphate	Anthracite coal
First to seventh.....	.....	2,012	.....	879	.....	1,856
Eighth to fourteenth.....	.....	.....	.....	.....	.....	3,205
Fifteenth to twenty-second.....	13	3,112	.....	14,170	.....	5,086
Twenty-third to close.....	.....	2,157	1,120	13,805	.....	5,376
Total May	13	7,281	1,120	28,854	.....	15,523
First to seventh.....	.....	3,321	.....	19,115	.....	7,325
Eighth to fourteenth.....	.....	2,803	.....	13,832	.....	1,000
Fifteenth to twenty-second.....	.....	1,967	.....	14,986	.....	3,253
Twenty-third to close.....	5	4,649	2,912	19,633	.....	9,114
Total June	5	12,740	2,912	67,566	.....	20,692
First to seventh.....	105	2,710	.....	25,117	.....	6,101
Eighth to fourteenth.....	.....	3,061	398	35,821	.....	4,810
Fifteenth to twenty-second.....	.....	4,787	.....	13,833	.....	6,051
Twenty-third to close.....	80	4,585	6,590	16,844	.....	16,931
Total July	185	15,143	6,988	91,615	.....	33,893

First to seventh.....	.....	5,201	.....	30,100	.....	.....	11,710
Eighth to fourteenth.....	.....	3,526	.....	13,219	.....	.....	5,465
Fifteenth to twenty-second.....	70	3,472	.....	18,952	.....	.....	11,818
Twenty-third to close.....	88	3,190	12,360	28,511	.....	.....	33,522
Total August	158	15,389	12,360	96,842	.....	.....	7,593
First to seventh.....	.....	6,115	280	26,255	.....	.....	3,068
Eighth to fourteenth.....	20	2,851	1,960	16,732	.....	.....	3,178
Fifteenth to twenty-second.....	.....	4,942	1,120	14,265	.....	.....	4,700
Twenty-third to close.....	8	3,053	2,800	19,658	.....	.....	18,539
Total September	28	16,961	6,160	76,910	.....	.....	9,722
First to seventh.....	65	3,325	1,680	22,255	.....	.....	4,301
Eighth to fourteenth.....	475	2,032	560	14,340	.....	530	2,235
Fifteenth to twenty-second.....	.....	1,292	1,960	13,153	.....	.....	4,731
Twenty-third to close.....	.....	3,943	1,680	17,329	.....	.....	20,989
Total October	540	10,592	5,880	67,077	.....	.....	10,971
First to seventh.....	.....	2,847	.....	22,507	.....	.....	4,443
Eighth to fourteenth.....	.....	1,204	1,120	12,552	.....	.....	3,232
Fifteenth to twenty-second.....	.....	617	1,400	2,777	.....	.....	7,304
Twenty-third to close.....	.....	601	560	13,338	.....	.....	25,949
Total November .....	.....	5,269	3,080	51,174	.....	.....	169,107
Total for the year.....	929	83,375	38,500	480,038	530	.....	.....

Annual account of property (in tons) shipped, etc.—(Concluded)

DAYS	OTHER ARTICLES			Total tons	Total miles boats cleared
	Bituminous coal	Iron ore	Sundries		
First to seventh.....	.....	.....	.....	4,747	1,444
Eighth to fourteenth.....	252	.....	.....	3,527	1,150
Fifteenth to twenty-second.....	1,666	.....	325	30,582	12,877
Twenty-third to close.....	1,027	252	100	41,228	13,651
Total May	2,945	252	425	80,084	29,122
First to seventh.....	714	.....	100	44,604	21,297
Eighth to fourteenth.....	.....	.....	112	25,892	11,287
Fifteenth to twenty-second.....	1,722	.....	50	32,034	18,047
Twenty-third to close.....	2,444	.....	50	59,409	23,276
Total June	4,880	.....	312	161,939	73,907
First to seventh.....	900	.....	.....	47,046	17,636
Eighth to fourteenth.....	564	.....	340	63,144	18,086
Fifteenth to twenty-second.....	2,432	.....	.....	44,811	25,099
Twenty-third to close.....	2,796	.....	.....	80,387	30,715
Total July	6,692	.....	340	235,388	91,536

ANNUAL STATEMENT showing the total quantity (in tons of 2,000 lbs.) of way freight going east during the season of 1917

OFFICES	THE FOREST — PRODUCTS OF WOOD				
	Boards and scantling	Timber	Wood	Pulp wood	Amber, pot and pearl
Troy	19,267	560	694	. . . . .	. . . . .
Rome . . . . .	. . . . .	. . . . .	1,750	. . . . .	. . . . .
Syracuse	33	. . . . .	. . . . .	. . . . .	8,867
Rochester	792	. . . . .	. . . . .	. . . . .	. . . . .
Tonawanda	75,567	. . . . .	. . . . .	. . . . .	. . . . .
Buffalo . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Whitehall	978	33,860	9,870	69,810	. . . . .
Oswego . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Waterloo . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Boonville . . . . .	. . . . .	. . . . .	45	. . . . .	. . . . .
Total	96,637	34,420	12,350	69,810	8,867

Way freight (in tons) going east, etc.—(Continued)

OFFICES	AGRICULTURE — VEGETABLE FOOD				All other agricultural products— Hay
	Wheat	Barley	Barley malt	Potatoes	
Troy	1,442	1,414
Rome	460	. . . . .
Syracuse	1,737	. . . . .	. . . . .
Rochester
Tonawanda
Buffalo	6,513	5,901	. . . . .	. . . . .	. . . . .
Whitehall
Oswego
Waterloo
Boonville	438	. . . . .
Total	6,513	5,901	1,737	2,340	1,414

Way freight (in tons) going east, etc.—(Continued)

OFFICES	MANUFACTURES		MERCHANDISE		Other articles— Ice
	Castings and ironware	Domestic salt	Iron and steel	All other merchandise	
Troy	73	.....	.....	2,503	33,302
Rome	2,634	.....
Syracuse	3,481	53	9,079	5,198
Rochester	13,675	.....	3,898	.....
Tonawanda
Buffalo	5,317	.....
Whitehall
Oswego	8	1,675	.....
Waterloo	2,125	.....
Boonville
Total	73	17,156	61	27,231	38,500

Way freight (in tons) going east, etc.—(Concluded)

OFFICES	OTHER ARTICLES				Total tons
	Stone, lime and clay	Anthracite coal	Bituminous coal	Sundries	
Troy	28,971	.....	.....	40	88,266
Rome	6,657	363	.....	.....	11,864
Syracuse	56,160	37,977	15,928	1,148	139,661
Rochester	33,995	.....	11,433	.....	63,793
Tonawanda	4,230	.....	.....	50	79,847
Buffalo	186,548	.....	461	1,632	206,372
Whitehall	175	.....	.....	175	114,868
Oswego	300	.....	80	.....	2,063
Waterloo . . . . .	.....	.....	6,490	.....	8,615
Boonville	3,040	.....	.....	.....	3,523
Total	320,076	38,340	34,392	3,045	718,872

**ANNUAL STATEMENT showing the total quantity (in tons of 2,000 lbs.) of way freight going west during
the season of 1917**

OFFICES	THE FOREST — PRODUCTS OF WOOD		
	Boards and scantling	Timber	Wood
Troy	533	560	
Rome . . . . .	.....	.....	.....
Syracuse	1,400	.....	.....
Rochester	13	50	.....
Tonawanda . . . . .	.....	.....	.....
Whitehall	17	.....	.....
Oswego . . . . .	.....	.....	.....
Boonville . . . . .	.....	.....	.....
Total.....	1,963	620	

Way freight (in tons) going west, etc.—(Continued)

OFFICES	MANUFACTURES		MERCHANDISE			Other articles— Stone, lime and clay
	Bloom and bar iron	Castings and ironware	Sugar	Iron and steel	All other merchandise	
			30	.....	7,462	29,140
			10,005	13,373
			..	245	9,218	19,111
			2,450	31,484
			1,120
			3,469
			11,543
		
			30	245	29,135	109,240

Way freight (in tons) going west, etc.—(Concluded)

OFFICES	OTHER ARTICLES				Total tons
	Anthracite coal	Bituminous coal	Petroleum	Sundries	
Troy	38,115	1,875	1	.....	78,497
Rome	3,155	231	.....	.....	26,909
Syracuse	9,268	448	.....	442	44,848
Rochester . . . . .	.....	.....	.....	.....	34,007
Tonawanda . . . . .	.....	.....	.....	140	1,260
Whitehall . . . . .	.....	.....	.....	10	3,493
Oswego . . . . .	.....	.....	.....	5	11,543
Boonville . . . . .	.....	.....	.....	3	322
Total	50,538	3,479	1	600	200,887

ANNUAL STATEMENT showing the total quantity (in tons of 2,000 lbs.) of way freight going east and west during the season of 1917

OFFICES	THE FOREST — PRODUCTS OF WOOD					Agriculture— Vegetable food— Wheat
	Boards and scantling	Timber	Wood	Pulp wood	Ashes, pot and pearl	
Troy	19,800	1,120	1,394	.....	.....	.....
Rome . . . . .	.....	.....	1,890	.....	.....	.....
Syracuse	1,433	.....	.....	.....	8,867	.....
Rochester	805	60	.....	.....	.....	.....
Tonawanda	75,567	.....	.....	.....	.....	.....
Buffalo . . . . .	.....	.....	.....	.....	.....	6,513
Whitehall	995	33,860	9,870	69,810	.....	.....
Oswego . . . . .	.....	.....	.....	.....	.....	.....
Waterloo . . . . .	.....	.....	.....	.....	.....	.....
Boonville . . . . .	.....	.....	364	.....	.....	.....
Total	98,600	35,040	13,518	69,810	8,867	6,513

ANNUAL STATEMENT showing the total quantity (in tons of 2,000 lbs.) of way freight going east during the season of 1917

OFFICES	THE FOREST — PRODUCTS OF WOOD				
	Boards and scantling	Timber	Wood	Pulp wood	Ashes, pot and pearl
Troy	19,267	560	694	.....	.....
Rome . . . . .	.....	.....	1,750	.....	.....
Syracuse	33	.....	.....	.....	8,867
Rochester	792	.....	.....	.....	.....
Tonawanda	75,567	.....	.....	.....	.....
Buffalo . . . . .	.....	.....	.....	.....	.....
Whitehall	978	33,860	9,870	69,810	.....
Oswego . . . . .	.....	.....	.....	.....	.....
Waterloo . . . . .	.....	.....	.....	.....	.....
Boonville . . . . .	.....	.....	45	.....	.....
Total	96,637	34,420	12,359	69,810	8,867

Way freight (in tons) going east, etc.—(Continued)

OFFICES	AGRICULTURE — VEGETABLE FOOD				All other agricultural products— Hay
	Wheat	Barley	Barley malt	Potatoes	
Troy	1,442	1,414
Rome	460	.....
Syracuse	1,737	.....	.....
Rochester
Tonawanda
Buffalo	6,513	5,901	.....	.....	.....
Whitehall
Oswego
Waterloo
Boonville	438	.....
Total	6,513	5,901	1,737	2,340	1,414

Way freight (in tons) going east, etc.—(Continued)

OFFICES	MANUFACTURES		MERCHANDISE		Other articles— Ice
	Castings and ironware	Domestic salt	Iron and steel	All other merchandise	
Troy	73	. . . . .	. . . . .	2,503	33,302
Rome	2,634	. . . . .
Syracuse	3,481	53	9,079	5,198
Rochester	13,675	. . . . .	3,898	. . . . .
Tonawanda
Buffalo	5,317	. . . . .
Whitehall
Oswego	8	1,675	. . . . .
Waterloo	2,125	. . . . .
Boonville
Total	73	17,156	61	27,231	38,500

Way freight (in tons) going east, etc.—(Concluded)

OFFICES	OTHER ARTICLES				Total tons
	Stone, lime and clay	Anthracite coal	Bituminous coal	Sandries	
Troy	28,971	.....	.....	40	88,266
Rome	6,657	363	.....	.....	11,864
Syracuse	56,160	37,977	.....	1,148	139,661
Rochester	33,995	.....	15,000	.....	63,793
Tonawanda	4,230	.....	.....	50	79,847
Buffalo	186,548	.....	.....	1,632	206,372
Whitehall	175	.....	.....	175	114,868
Oswego	300	.....	.....	.....	2,063
Waterloo . . . . .	.....	.....	.....	.....	8,615
Boonville	3,040	.....	.....	.....	3,523
Total	320,076	38,340	.....	3,045	718,872

ANNUAL STATEMENT showing the total quantity (in tons of 2,000 lbs.) of way freight going west during the season of 1917

OFFICES	THE FOREST — PRODUCTS OF WOOD			AGRICULTURE — VEGETABLE FOOD		
	Boards and scantling	Timber	Wood	Barley	Barley malt	Potatoes
Troy	533	560	700	.....	.....	.....
Rome . . . . .	.....	.....	140	.....	.....	5
Syracuse	1,400	.....	.....	3,588	1,128	.....
Rochester	13	60	.....	.....	.....	.....
Tonawanda . . . . .	.....	.....	.....	.....	.....	.....
Whitehall	17	.....	.....	.....	.....	.....
Oswego . . . . .	.....	.....	.....	.....	.....	.....
Boonville . . . . .	.....	.....	319	.....	.....	.....
Total	1,963	620	1,159	3,588	1,128	5

Way freight (in tons) going west, etc.—(Continued)

OFFICES	MANUFACTURES		MERCHANDISE			Other articles— Stone, lime and clay
	Bloom and bar iron	Castings and ironware	Sugar	Iron and steel	All other merchandise	
Troy	2	79	30	.....	7,462	29,140
Rome . . . . .	.....	.....	.....	.....	10,005	13,373
Syracuse . . . . .	.....	.....	.....	245	9,218	19,111
Rochester . . . . .	.....	.....	.....	.....	2,450	31,484
Tonawanda . . . . .	.....	.....	.....	.....	.....	1,120
Whitehall . . . . .	.....	.....	.....	.....	.....	3,469
Oswego . . . . .	.....	.....	.....	.....	.....	11,543
Boonville . . . . .	.....	.....	.....	.....	.....	.....
Total	2	79	30	245	29,135	109,240

Way freight (in tons) going west, etc.—(Concluded)

OFFICES	OTHER ARTICLES				Total tons
	Anthracite coal	Bituminous coal	Petroleum	Sundries	
Troy	38,115	1,875	1	.....	78,497
Rome	3,155	231	.....	.....	26,909
Syracuse	9,268	448	.....	442	44,848
Rochester . . . . .	.....	.....	.....	.....	34,007
Tonawanda . . . . .	.....	.....	.....	140	1,260
Whitehall . . . . .	.....	.....	.....	10	3,493
Oswego . . . . .	.....	.....	.....	5	11,543
Boonville . . . . .	.....	.....	.....	3	322
Total	50,538	3,479	1	600	200,887

ANNUAL STATEMENT showing the total quantity (in tons of 2,000 lbs.) of way freight going east and west during the season of 1917

OFFICES	THE FOREST — PRODUCTS OF WOOD					Agriculture— Vegetable food— Wheat
	Boards and scantling	Timber	Wood	Pulp wood	Ashes, pot and pearl	
Troy	19,800	1,120	1,394	.....	.....	.....
Rome . . . . .	.....	.....	1,890	.....	.....	.....
Syracuse	1,433	.....	.....	.....	8,867	.....
Rochester	805	60	.....	.....	.....	.....
Tonawanda	75,567	.....	.....	.....	.....	.....
Buffalo . . . . .	.....	.....	.....	.....	.....	6,513
Whitehall	995	33,860	9,870	69,810	.....	.....
Oswego . . . . .	.....	.....	.....	.....	.....	.....
Waterloo . . . . .	.....	.....	.....	.....	.....	.....
Boonville . . . . .	.....	.....	364	.....	.....	.....
Total	98,600	35,040	13,518	69,810	8,867	6,513

Way freight (in tons) going east and west, etc.—(Continued)

OFFICES	AGRICULTURE — VEGETABLE FOOD			Other agricultural products— Hay	MANUFACTURES	
	Barley	Barley malt	Potatoes		Bloom and bar iron	Castings and ironware
Troy . . . . .	.....	.....	1,442	1,414	2	153
Rome . . . . .	.....	.....	465	.....	.....	.....
Syracuse	3,588	2,865	.....	.....	.....	.....
Rochester . . . . .	.....	.....	.....	.....	.....	.....
Tonawanda . . . . .	.....	.....	.....	.....	.....	.....
Buffalo	5,901	.....	.....	.....	.....	.....
Whitehall . . . . .	.....	.....	.....	.....	.....	.....
Oswego . . . . .	.....	.....	.....	.....	.....	.....
Waterloo . . . . .	.....	.....	.....	.....	.....	.....
Boonville . . . . .	.....	.....	438	.....	.....	.....
Total	9,489	2,865	2,345	1,414	2	153

Way freight (in tons) going east and west, etc.—(Continued)

OFFICES	Manufactures— Domestic salt	MERCHANDISE			OTHER ARTICLES	
		Sugar	Iron and steel	All other merchandise	Ice	Stone, lime and clay
Troy . . . . .	..	30	..	9,965	33,302	58,111
Rome . . . . .	..	..	..	12,639	..	20,030
Syracuse	3,481	..	298	18,297	5,198	75,271
Rochester	13,675	..	..	6,348	..	65,479
Tonawanda . . . . .	..	..	..	..	..	5,350
Buffalo . . . . .	..	..	..	5,317	..	186,548
Whitehall . . . . .	..	..	..	..	..	3,644
•Oswego . . . . .	..	..	8	1,675	..	11,843
Waterloo . . . . .	..	..	..	2,125	..	..
Boonville . . . . .	..	..	..	..	..	3,040
Total	17,156	30	306	56,366	38,500	429,316

Way freight (in tons) going east and west, etc.—(Concluded)

OFFICES	OTHER ARTICLES				Total tons
	Anthracite coal	Bituminous coal	Petroleum	Sundries	
Troy	38,115	1,875	1	40	166,763
Rome	3,518	231	.....	.....	38,773
Syracuse	47,245	16,376	.....	1,590	184,509
Rochester . . . . .	.....	11,433	.....	.....	97,800
Tonawanda . . . . .	.....	.....	.....	190	81,107
Buffalo . . . . .	.....	461	.....	1,632	206,372
Whitehall . . . . .	.....	.....	.....	185	118,364
Oswego . . . . .	.....	80	.....	5	13,611
Waterloo . . . . .	.....	6,490	.....	.....	8,615
Boonville . . . . .	.....	.....	.....	3	3,845
Total	88,878	36,946	1	3,645	919,759

ANNUAL STATEMENT showing the total quantity (in tons of 2,000 lbs.) of through freight going east during
the season of 1917

OFFICES	THE FOREST — PRODUCTS OF WOOD			AGRICULTURE — VEGETABLE FOOD		
	Boards and scantling	Timber	Wood pulp	Wheat	Barley	Barley malt
Tonawanda	6,450	.....	.....	.....	.....	.....
Buffalo .....	.....	.....	.....	9,909	4,224	949
Whitehall	133,841	5,160	6,972	.....	.....	.....
Total.....	140,291	5,160	6,972	9,909	4,224	949

Through freight (in tons) going east, etc.—(Continued)

OFFICES	ALL OTHER AGRICULTURAL PRODUCTS		MANUFACTURES			Merchandise— Iron and steel
	Flax seed	Hay	Oil meal and cake	Pig iron	Bloom and bar iron	
Tonawanda .....	.....	.....	.....	944	390	.....
Buffalo	1,029	.....	1,640	7,148	.....	148
Whitehall .....	.....	6,780	.....	.....	.....	.....
Total.....	1,029	6,780	1,640	8,092	390	148

Through freight (in tons) going east, etc.—(Concluded)

OFFICES	All other merchandise	OTHER ARTICLES			Total tons
		Stone, lime and clay	Iron ore	Sundries	
Tonawanda . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	7,784
Buffalo	2,988	. . . . .	. . . . .	. . . . .	28,035
Whitehall	4,556	260	252	1,110	158,931
Total	7,544	260	252	1,110	194,750

ANNUAL STATEMENT showing the total quantity (in tons of 2,000 lbs.) of through freight going west during the season of 1917

OFFICES	The Forest— Product of wood— Boards and scantling	Agricultural products— Oats	MANUFACTURES		MERCHANDISE	
			Bloom and bar iron	Castings and ironware	Iron and steel	All other merchandise
Troy	523	2	224	2	475	19,818
Total	523	2	224	2	475	19,818

Through freight (in tons) going west, etc.—(Concluded)

OFFICES	OTHER ARTICLES				Total tons
	Stone, lime and clay	Anthracite coal	Bituminous coal	Sundries	
Troy	51,269	80,227	29,000	1,176	182,716
Total	51,269	80,227	29,000	1,176	182,716

ANNUAL STATEMENT showing the total quantity (in tons of 2,000 lbs.) of through freight going east and west during the season of 1917

OFFICES	THE FOREST — PRODUCTS OF WOOD			AGRICULTURE — MONTANA FARM		
	Boards and scantling	Timber	Wood pulp	Wheat	Barley	Barley malt
Troy	523	.....	.....	.....	.....	.....
Tonawanda	6,450	.....	.....	.....	.....	.....
Buffalo .....	.....	.....	.....	9,909	4,224	1,411
Whitehall	133,841	5,160	6,972	.....	.....	.....
Total	140,814	5,160	6,972	9,909	4,224	1,411

Through freight (in tons) going east and west, etc.—(Continued)

OFFICES	ALL OTHER AGRICULTURAL PRODUCTS				TONS
	Oats		Hay		
Troy	2	.....	.....	.....	.....
Tonawanda . . . . .	.....	.....	.....	.....	944
Buffalo . . . . .	.....	1,029	.....	.....	7,148
Whitehall . . . . .	.....	.....	6,780	.....	.....
Total	2	1,029	6,780	.....	8,092

Through freight (in tons) going east and west, etc.—(Continued)

OFFICES	MANUFACTURES		MERCHANDISE		Other articles— Stone, lime and clay
	Bloom and bar iron	Castings and ironware	Iron and steel	All other merchandise	
Troy	224	2	475	19,818	51,269
Tonawanda	390	.....	.....	.....	.....
Buffalo . . . . .	.....	.....	148	2,988	.....
Whitehall . . . . .	.....	.....	.....	4,556	260
Total	614	2	623	27,362	51,529

Through freight (in tons) going east and west, etc.—(Concluded)

OFFICES	OTHER ARTICLES				Total tons
	Anthracite coal	Bituminous coal	Iron ore	Sundries	
Troy	80,227	29,000	.....	1,176	182,716
Tonawanda . . . . .	.....	.....	.....	.....	7,784
Buffalo . . . . .	.....	.....	.....	.....	28,035
Whitehall . . . . .	.....	.....	252	1,110	158,931
Total	80,227	29,000	252	2,286	377,466

Total tons carried on the canals during the season of 1917

OFFICES	THE FOREST — PRODUCTS OF WOOD					
	Boards and scantling	Timber	Wood	Pulp wood	Wood pulp	Ashes, pot and pearl
Troy	20,323	1,120	1,394	.....	.....	.....
Rome . . . . .	.....	.....	1,890	.....	.....	.....
Syracuse	1,433	.....	.....	.....	.....	8,867
Rochester	805	60	.....	.....	.....	.....
Tonawanda	82,017	.....	.....	.....	.....	.....
Buffalo . . . . .	.....	.....	.....	.....	.....	.....
Whitehall	134,836	39,020	9,870	69,810	6,972.	.....
Oswego . . . . .	.....	.....	.....	.....	.....	.....
Waterloo . . . . .	.....	.....	.....	.....	.....	.....
Boonville . . . . .	.....	.....	364	.....	.....	.....
Total	239,414	40,200	13,518	69,810	6,972	8,867

Total tons carried on the canals, etc.—(Continued)

OFFICES	AGRICULTURE — VEGETABLE FOOD					Other agricultural products— Flax seed
	Wheat	Barley	Barley malt	Oats	Potatoes	
Troy	2	1,442	.....
Rome	465	.....
Syracuse	3,588	2,865	.....	.....	.....
Rochester
Tonawanda
Buffalo	16,422	10,125	949	.....	.....	1,029
Whitehall
Oswego
Waterloo
Boonville	438	.....
Total.....	16,422	13,713	3,814	2	2,345	1,029

Total tons carried on the canals, etc.—(Continued)

OFFICES	Other agricultural products— Hay	MANUFACTURES				
		Oil meal and cake	Pig iron	Bloom and bar iron	Castings and ironware	Domestic salt
Troy	1,414	. . . . .	. . . . .	226	154	. . . . .
Rome . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Syracuse . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	3,481
Rochester . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	13,675
Tonawanda . . . . .	. . . . .	. . . . .	944	390	. . . . .	. . . . .
Buffalo . . . . .	. . . . .	1,640	7,148	. . . . .	. . . . .	. . . . .
Whitehall	6,780	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Oswego . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Waterloo . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Boonville . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Total	8,194	1,640	8,092	616	154	17,156

Total tons carried on the canals, etc.—(Continued)

OFFICES	MERCHANDISE			OTHER ARTICLES		
	Sugar	Iron and steel	All other merchandise	Ice	Stone, lime and clay	Anthracite coal
Troy	30	475	29,783	33,302	109,380	118,342
Rome	12,639	.....	20,030	3,518
Syracuse	298	18,297	5,198	75,271	47,245
Rochester	6,348	.....	65,479	.....
Tonawanda	5,350	.....
Buffalo	148	8,305	.....	186,548	.....
Whitehall	4,556	.....	3,904	.....
Oswego	8	1,675	.....	11,843	.....
Waterloo	2,125	.....	.....	.....
Boonville	3,040	.....
Total	30	929	83,728	38,500	480,845	169,105

ANNUAL STATEMENT showing the total quantity (in tons of 2,000 lbs.) of through freight going east and west during the season of 1917

OFFICES	THE FOREST — PRODUCTS OF WOOD			AGRICULTURE — VEGETABLE FOOD		
	Boards and scantling	Timber	Wood pulp	Wheat	Barley	Barley malt
Troy	523	.....	.....	.....	.....	.....
Tonawanda	6,450	.....	.....	.....	.....	.....
Buffalo .....	.....	.....	.....	9,909	4,224	949
Whitehall	133,841	5,160	6,972	.....	.....	.....
Total.....	140,814	5,160	6,972	9,909	4,224	949

Through freight (in tons) going east and west, etc.—(Continued)

OFFICES	ALL OTHER AGRICULTURAL PRODUCTS				MANUFACTURES	
	Oats	Flax seed	Hay	Oil meal and cake	Pig iron	
Troy	2	.....	.....	.....	.....	.....
Tonawanda . . . . .	.....	.....	.....	.....	.....	944
Buffalo . . . . .	.....	1,029	.....	1,640	.....	7,148
Whitehall . . . . .	.....	.....	6,780	.....	.....	.....
Total	2	1,029	6,780	1,640	.....	8,092

Through freight (in tons) going east and west, etc.—(Continued)

OFFICES	MANUFACTURES		MERCHANDISE		Other articles— Stone, lime and clay
	Bloom and bar iron	Castings and ironware	Iron and steel	All other merchandise	
Troy	224	2	475	19,818	51,269
Tonawanda	390	.....	.....	.....	.....
Buffalo . . . . .	.....	.....	148	2,988	.....
Whitehall . . . . .	.....	.....	.....	4,556	260
Total	614	2	623	27,362	51,529

Through freight (in tons) going east and west, etc.—(Concluded)

OFFICES	OTHER ARTICLES				Total tons
	Anthracite coal	Bituminous coal	Iron ore	Sundries	
Troy	80,227	29,000	.....	1,176	182,716
Tonawanda . . . . .	.....	.....	.....	.....	7,784
Buffalo . . . . .	.....	.....	.....	.....	28,035
Whitehall . . . . .	.....	.....	252	1,110	158,931
Total	80,227	29,000	252	2,286	377,466

Total tons carried on the canals during the season of 1917

OFFICES	THE FOREST -- PRODUCTS OF WOOD				
	Boards and scantling	Timber	Wood	Pulp wood	Wood pulp
Troy	20,323	1,120	1,394	.....	.....
Rome . . . . .	.....	.....	1,890	.....	.....
Syracuse	1,433	.....	.....	.....	.....
Rochester	805	60	.....	.....	.....
Tonawanda	82,017	.....	.....	.....	.....
Buffalo . . . . .	.....	.....	.....	.....	.....
Whitehall	134,836	39,020	9,870	69,410	6,072
Oswego . . . . .	.....	.....	.....	.....	.....
Waterloo . . . . .	.....	.....	.....	.....	.....
Boonville . . . . .	.....	.....	864	.....	.....
Total	239,414	40,200	13,514	69,410	6,072
					8,407

Total tons carried on the canals, etc.—(Continued)

OFFICES	AGRICULTURE — VEGETABLE FOOD					Other agricultural products — Flax seed
	Wheat	Barley	Barley malt	Oats	Potatoes	
Troy	2	1,442	.....
Rome	465	.....
Syracuse	3,588	2,865	.....	.....	.....
Rochester
Tonawanda
Buffalo	16,422	10,125	949	.....	.....	1,029
Whitehall
Oswego
Waterloo
Boonville	438	.....
Total:	16,422	13,713	3,814	2	2,345	1,029

Total tons carried on the canals, etc.—(Continued)

OFFICES	MANUFACTURES		
	Bloom and bar iron	Castings and ironware	Domestic salt
Troy	226	154	.....
Rome . . . . .	.....	.....	.....
Syracuse . . . . .	.....	.....	3,481
Rochester . . . . .	.....	.....	13,675
Tonawanda	390	.....	.....
Buffalo . . . . .	.....	.....	.....
Whitehall . . . . .	.....	.....	.....
Oswego . . . . .	.....	.....	.....
Waterloo . . . . .	.....	.....	.....
Boonville . . . . .	.....	.....	.....
Total	616	154	17,156

Total tons carried on the canals, etc.—(Continued)

OFFICES	MERCHANDISE			OTHER ARTICLES		
	Sugar	Iron and steel	All other merchandise	Ice	Stone, lime and clay	Anthracite coal
Troy	30	475	29,783	33,302	109,380	118,342
Rome	12,639	.....	20,030	3,518
Syracuse	298	18,297	5,198	75,271	47,245
Rochester	6,348	.....	65,479	.....
Tonawanda	5,350	.....
Buffalo	148	8,305	.....	186,548	.....
Whitehall	4,556	.....	3,904	.....
Oswego	8	1,675	.....	11,843	.....
Waterloo	2,125	.....	.....	.....
Boonville	3,040	.....
Total.....	30	929	83,728	38,500	480,845	169,105

Total tons carried on the canals, etc.—(Concluded)

OFFICES	OTHER ARTICLES				Total tons
	Bituminous coal	Petroleum	Iron ore	Sundries	
Troy	30,875	1	.....	1,216	349,479
Rome	281	.....	.....	.....	38,773
Syracuse	16,376	.....	.....	1,590	184,509
Rochester	11,433	.....	.....	.....	97,800
Tonawanda . . . . .	.....	.....	.....	190	88,891
Buffalo	461	.....	.....	1,632	234,407
Whitehall . . . . .	.....	.....	252	1,295	277,295
Oswego	80	.....	.....	5	18,611
Waterloo	6,490	.....	.....	.....	8,615
Boonville . . . . .	.....	.....	.....	3	3,845
Total	65,946	1	252	5,931	1,297,225

Value of all property carried on the canals during the season of 1917

OFFICES	THE FOREST — PRODUCTS OF WOOD					
	Boards and scantling	Timber	Wood	Pulp wood	Wood pulp	Ashes, pot and pearl
Troy	\$548,726	\$11,200	\$2,490	.....	.....	.....
Rome . . . . .	.....	.....	3,375	.....	.....	.....
Syracuse	38,700	.....	.....	.....	.....	\$322,450
Rochester	21,735	600	.....	.....	.....	.....
Tonawanda	2,214,450	.....	.....	.....	.....	.....
Buffalo . . . . .	.....	.....	.....	.....	.....	.....
Whitehall	3,640,569	390,200	17,625	\$465,397	\$418,302	.....
Oswego . . . . .	.....	.....	.....	.....	.....	.....
Waterloo . . . . .	.....	.....	.....	.....	.....	.....
Boonville . . . . .	.....	.....	794	.....	.....	.....
Total	\$6,464,180	\$402,000	\$24,284	\$465,397	\$418,302	\$322,450

Value of all property carried on the canals, etc.—(Continued)

OFFICES	AGRICULTURE — VEGETABLE FOOD					Other agricultural products— Flax seed
	Wheat	Barley	Barley malt	Oats	Potatoes	
Troy	\$67	\$84,128	.....
Rome	27,090	.....
Syracuse	\$201,825	\$252,780	.....	.....	.....
Rochester
Tonawanda
Buffalo	\$1,231,380	569,545	83,775	.....	.....	\$61,740
Whitehall
Oswego
Waterloo
Boonville	25,500	.....
Total	\$1,231,380	\$771,370	\$336,555	\$67	\$136,718	\$61,740

Value of all property carried on the canals, etc.—(Continued)

OFFICES	MANUFACTURES					Other agricultural products— Hay
	Oil meal and cake	Pig iron	Bloom and bar iron	Castings and ironware	Domestic salt	
Troy	\$12,100	\$12,324	.....	\$35,362
Rome
Syracuse	\$34,809	.....
Rochester	136,750	.....
Tonawanda	\$1,888	975	.....	.....	.....
Buffalo	\$56,599	285,905	.....	.....	.....	.....
Whitehall	169,491
Oswego
Waterloo
Boonville
Total	\$56,599	\$287,793	\$13,075	\$12,324	\$171,559	\$204,853

Through freight (in tons) going east and west, etc.—(Continued)

OFFICES	MANUFACTURES		MERCHANDISE		Other articles— Stone, lime and clay
	Bloom and bar iron	Castings and ironware	Iron and steel	All other merchandise	
Troy	224	2	475	19,818	51,269
Tonawanda	390	.....	.....	.....	.....
Buffalo . . . . .	.....	.....	148	2,988	.....
Whitehall . . . . .	.....	.....	.....	4,556	260
Total	614	2	623	27,362	51,529

Through freight (in tons) going east and west, etc.—(Concluded)

OFFICES	OTHER ARTICLES				Total tons
	Anthracite coal	Bituminous coal	Iron ore	Sundries	
Troy	80,227	29,000	.....	1,176	182,716
Tonawanda . . . . .	.....	.....	.....	.....	7,784
Buffalo . . . . .	.....	.....	.....	.....	28,035
Whitehall . . . . .	.....	.....	252	1,110	158,931
Total	80,227	29,000	252	2,286	377,466

Total tons carried on the canals during the season of 1917

OFFICES	THE FOREST — PRODUCTS OF WOOD				
	Boards and scantling	Timber	Wood	Pulp wood	Wood pulp
Troy	20,323	1,120	1,394	.....	.....
Rome . . . . .	.....	.....	1,890	.....	.....
Syracuse	1,433	.....	.....	.....	.....
Rochester	805	60	.....	.....	.....
Tonawanda	82,017	.....	.....	.....	.....
Buffalo . . . . .	.....	.....	.....	.....	.....
Whitehall	134,836	39,020	9,870	69,810	6,972.
Oswego . . . . .	.....	.....	.....	.....	.....
Waterloo . . . . .	.....	.....	.....	.....	.....
Boonville . . . . .	.....	.....	364	.....	.....
Total.....	239,414	40,200	13,518	69,810	6,972
					8,867

Total tons carried on the canals, etc.—(Continued)

OFFICES	AGRICULTURE — VEGETABLE FOOD					Other agricultural products — Flax seed
	Wheat	Barley	Barley malt	Oats	Potatoes	
Troy	2	1,442	.....
Rome	465	.....
Syracuse	3,588	2,865	.....	.....	.....
Rochester
Tonawanda
Buffalo	16,422	10,125	949	.....	.....	1,029
Whitehall
Oswego
Waterloo
Boonville	438	.....
Total	16,422	13,713	.....	.....	2,345	1,029

Total tons carried on the canals, etc.—(Continued)

OFFICES	MANUFACTURES					Other agricultural products — Hay
	Oil meal and cake	Pig iron	Bloom and bar iron	Castings and ironware	Domestic salt	
Troy	226	154	.....	1,414
Rome
Syracuse	3,481	.....
Rochester	13,675	.....
Tonawanda	944	390	.....	.....	.....
Buffalo	1,640	7,148	.....	.....	.....	.....
Whitehall	6,780
Oswego
Waterloo
Boonville
Total.....	1,640	8,092	616	154	17,156	8,194

Total tons carried on the canals, etc.—(Continued)

OFFICES	MERCHANDISE			OTHER ARTICLES		
	Sugar	Iron and steel	All other merchandise	Ice	Stone, lime and clay	Anthracite coal
Troy	30	475	29,783	33,302	109,380	118,342
Rome	12,639	.....	20,030	3,518
Syracuse	298	18,297	5,198	75,271	47,245
Rochester	6,348	.....	65,479	.....
Tonawanda	5,350	.....
Buffalo	148	8,305	.....	186,548	.....
Whitehall	4,556	.....	3,904	.....
Oswego	8	1,675	.....	11,843	.....
Waterloo	2,125	.....	.....	.....
Boonville	3,040	.....
Total	30	929	83,728	38,500	480,845	169,105

Total tons carried on the canals, etc.—(Concluded)

OFFICES	OTHER ARTICLES				Total tons
	Bituminous coal	Petroleum	Iron ore	Sundries	
Troy	30,875	1	.....	1,216	349,479
Rome	231	.....	.....	.....	38,773
Syracuse	16,376	.....	.....	1,590	184,509
Rochester	11,433	.....	.....	.....	97,800
Tonawanda . . . . .	.....	.....	.....	190	88,891
Buffalo	461	.....	.....	1,632	234,407
Whitehall . . . . .	.....	.....	252	1,295	277,295
Oswego	80	.....	.....	5	13,611
Waterloo	6,490	.....	.....	.....	8,615
Boonville . . . . .	.....	.....	.....	3	3,845
Total	65,946	1	252	5,931	1,297,225

Value of all property carried on the canals during the season of 1917

OFFICES	THE FOREST — PRODUCTS OF WOOD					
	Boards and scantling	Timber	Wood	Pulp wood	Wood pulp	Ashes, pot and pearl
Troy	\$548,726	\$11,200	\$2,490	. . . . .	. . . . .	. . . . .
Rome . . . . .	. . . . .	. . . . .	3,375	. . . . .	. . . . .	. . . . .
Syracuse	38,700	. . . . .	. . . . .	. . . . .	. . . . .	\$322,450
Rochester	21,735	600	. . . . .	. . . . .	. . . . .	. . . . .
Tonawanda	2,214,450	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Buffalo . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Whitehall	3,640,569	390,200	17,625	\$465,397	\$418,302	. . . . .
Oswego . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Waterloo . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Boonville . . . . .	. . . . .	. . . . .	794	. . . . .	. . . . .	. . . . .
Total	\$6,464,180	\$402,000	\$24,284	\$465,397	\$418,302	\$322,450

Value of all property carried on the canals, etc.—(Continued)

OFFICES	AGRICULTURE — VEGETABLE FOOD					Other agricultural products— Flax seed
	Wheat	Barley	Barley malt	Oats	Potatoes	
Troy	\$67	\$84,128	.....
Rome	27,090	.....
Syracuse	\$201,825	\$252,780	.....	.....	.....
Rochester
Tonawanda
Buffalo	\$1,231,380	569,545	83,775	.....	.....	\$61,740
Whitehall
Oswego
Waterloo
Boonville	25,500	.....
Total	\$1,231,380	\$771,370	\$336,555	\$67	\$136,718	\$61,740

Value of all property carried on the canals, etc.—(Continued)

OFFICES	Other agricultural products— Hay	MANUFACTURES				
		Oil meal and cake	Pig iron	Bloom and bar iron	Castings and ironware	Domestic salt
Troy	\$35,362	.....	.....	\$12,100	\$12,324	.....
Rome . . . . .	.....	.....	.....	.....	.....	.....
Syracuse . . . . .	.....	.....	.....	.....	.....	\$34,809
Rochester . . . . .	.....	.....	.....	.....	.....	136,750
Tonawanda . . . . .	.....	.....	\$1,888	975	.....	.....
Buffalo . . . . .	.....	\$56,599	285,905	.....	.....	.....
Whitehall	169,491	.....	.....	.....	.....	.....
Oswego . . . . .	.....	.....	.....	.....	.....	.....
Waterloo . . . . .	.....	.....	.....	.....	.....	.....
Boonville . . . . .	.....	.....	.....	.....	.....	.....
Total	\$204,853	\$56,599	\$287,793	\$13,075	\$12,324	\$171,559

Value of all property carried on the canals, etc.—(Continued)

OFFICES	MERCHANDISE			OTHER ARTICLES		
	Sugar	Iron and steel	All other merchandise	Ice	Stone, lime and clay	Anthracite coal
Troy	\$5,058	\$47,500	\$3,573,954	\$83,255	\$273,451	\$788,940
Rome	1,516,645	.....	50,075	23,451
Syracuse	29,800	2,195,604	12,995	188,177	314,964
Rochester	761,674	.....	163,698	.....
Tonawanda	13,375	.....
Buffalo	14,840	996,638	.....	466,370	.....
Whitehall	546,684	.....	9,760	.....
Oswego	800	201,000	.....	29,606	.....
Waterloo	255,000	.....	.....	.....
Boonville	7,600	.....
Total	\$5,058	\$92,940	\$10,047,199	\$96,250	\$1,202,112	\$1,127,355

Value of all property carried on the canals, etc.—(Concluded)

OFFICES	OTHER ARTICLES				Total value
	Bituminous coal	Petroleum	Iron ore	Sundries	
Troy	\$154,372	\$15	.....	\$97,280	\$5,730,222
Rome	1,156	.....	.....	.....	1,621,792
Syracuse	81,879	.....	.....	127,238	3,801,221
Rochester	57,163	.....	.....	.....	1,141,620
Tonawanda . . . . .	.....	.....	.....	15,200	2,245,888
Buffalo	2,303	.....	.....	130,548	3,899,643
Whitehall . . . . .	.....	.....	\$1,260	103,581	5,762,869
Oswego	400	.....	.....	400	232,206
Waterloo	32,450	.....	.....	.....	287,450
Boonville . . . . .	.....	.....	.....	272	34,166
Total	\$329,723	\$15	\$1,260	\$474,519	\$24,757,077

Property (in tons of 2,000 lbs.) left at and between offices of the canals during the season of 1917

OFFICES	THE FOREST -- PRODUCTS OF WOOD					
	Boards and scantling	Timber	Wood	Pulp wood	Wood pulp	Ashes, pot and pearl
Troy	160,700	5,680	1,394	.....	6,698	9,085
Rome . . . . .	.....	.....	1,750	.....	.....	.....
Syracuse	1,850	.....	140	.....	.....	240
Rochester	25,671	60	.....	.....	.....	.....
Tonawanda	45,738	.....	.....	.....	.....	.....
Buffalo . . . . .	.....	.....	.....	.....	.....	.....
Whitehall	1,518	33,860	9,870	69,810	.....	.....
Oswego . . . . .	.....	.....	.....	.....	.....	.....
Waterloo . . . . .	.....	.....	.....	.....	.....	.....
Total	235,472	39,600	13,154	69,810	6,698	9,325

Property (in tons of 2,000 lbs.) left at and between offices on the canals, etc.—(Continued)

OFFICES	AGRICULTURE — VEGETABLE FOOD				ALL OTHER AGRICULTURAL PRODUCTS	
	Wheat	Barley	Barley malt	Potatoes	Flax seed	Hay
Troy	9,741	3,936	2,125	1,892	1,019	8,118
Rome . . . . .	.....	.....	.....	7	.....	.....
Syracuse . . . . .	.....	8,017	.....	.....	.....	.....
Rochester	2,844	.....	.....	.....	.....	.....
Tonawanda . . . . .	.....	.....	.....	.....	.....	.....
Buffalo	3,105	1,257	1,078	.....	.....	.....
Whitehall . . . . .	.....	.....	.....	.....	.....	.....
Oswego . . . . .	.....	.....	.....	.....	.....	.....
Waterloo . . . . .	.....	.....	.....	.....	.....	.....
Total	15,690	13,210	3,203	1,899	1,019	8,118

Property (in tons of 2,000 lbs.) left at and between offices on the canals, etc.—(Continued)

OFFICES	MANUFACTURES					Merchandise— Sugar
	Oil meal and cake	Plg iron	Bloom and bar iron	Castings and ironware	Domestic salt	
Troy	1,640	8,018	229	717	17,046	12
Rome
Syracuse	480	.....
Rochester
Tonawanda
Buffalo
Whitehall	2	.....	.....
Oswego
Waterloo
Total	1,640	8,018	229	719	17,526	12

Property (in tons of 2,000 lbs.) left at and between offices on the canals, etc.—(Continued)

OFFICES	MERCHANDISE		OTHER ARTICLES			
	Iron and steel	All other merchandise	Ice	Stone, lime and clay	Rock and superphosphate	Anthracite coal
Troy	148	17,709	31,622	39,696	.....	38,115
Rome . . . . .	.....	12,770	.....	14,591	.....	3,516
Syracuse	18	15,907	5,198	97,321	.....	47,010
Rochester . . . . .	.....	5,865	.....	60,587	.....	.....
Tonawanda . . . . .	.....	.....	.....	7,920	.....	.....
Buffalo . . . . .	.....	13,285	.....	252,861	.....	.....
Whitehall . . . . .	.....	15,203	.....	21,281	530	76,173
Oswego . . . . .	.....	1,795	.....	11,843	.....	.....
Waterloo . . . . .	.....	2,825	.....	5,570	.....	.....
Total	166	85,359	36,820	511,670	530	164,814

Property (in tons of 2,000 lbs.) left at and between offices on the canals, etc.—(Concluded)

OFFICES	OTHER ARTICLES				Total tons
	Bituminous coal	Petroleum	Iron ore	Sundries	
Troy	4,712	. . . . .	252	1,250	371,554
Rome	692	. . . . .	. . . . .	. . . . .	33,326
Syracuse	21,744	233	. . . . .	1,970	200,128
Rochester	2,264	. . . . .	. . . . .	269	97,560
Tonawanda	280	. . . . .	. . . . .	325	54,258
Buffalo	113	. . . . .	. . . . .	712	272,411
Whitehall	30,209	. . . . .	. . . . .	319	258,775
Oswego	80	. . . . .	. . . . .	5	13,723
Waterloo	6,490	. . . . .	. . . . .	. . . . .	14,885
Total	66,584	233	252	4,850	1,316,620

Property (in tons of 2,000 lbs.) arriving at tide water from the Erie canal during the season of 1917

OFFICES	THE FOREST — PRODUCTS OF WOOD		AGRICULTURE — VEGETABLE FOOD				Other agricultural products — Flax seed
	Boards and scantling	Ashes, pot and pearl	Wheat	Barley	Barley malt	Potatoes	
Troy.....	7,935	9,085	9,741	3,936	2,125	450	1,019
Total.....	7,935	9,085	9,741	3,936	2,125	450	1,019

Property (in tons of 2,000 lbs.) arriving at tide water from the Erie canal, etc. — (Continued)

OFFICES	Other agricultural products— Hay	MANUFACTURES				
		Oil meal and cake	Pig iron	Bloom and bar iron	Castings and ironware	Domestic salt
Troy.....	1,080	1,640	8,018	229	568	17,046
Total.....	1,080	1,640	8,018	229	568	17,046

Property (in tons of 2,000 lbs.) arriving at tide water from the Erie canal, etc. — (Concluded)

OFFICES	MERCHANDISE		OTHER ARTICLES			Total tons
	Iron and steel	All other merchandise	Ice	Stone, lime and clay	Bituminous coal	
Troy.....	148	4,495	21,280	4,718	2,837	96,350
Total.....	148	4,495	21,280	4,718	2,837	96,350

Property (in tons of 2,000 lbs.) arriving at tide water from the Champlain canal during the season of 1917

OFFICES	THE FOREST — PRODUCTS OF WOOD				AGRICULTURAL PRODUCTS		Manufactures— Castings and ironware
	Boards and scantling	Timber	Wood	Wood pulp	Potatoes	Hay	
Troy.....	152,232	5,120	694	6,698	1,442	7,038	73
Total.....	152,232	5,120	694	6,698	1,442	7,038	73

Property (in tons of 2,000 lbs.) arriving at tide water from the Champlain canal, etc.—(Concluded)

OFFICES	Merchandise	OTHER ARTICLES				Total tons
		Ice	Stone, lime and clay	Iron ore	Sundries	
Troy.....	6,578	10,342	24,244	252	1,250	215,963
Total.....	6,578	10,342	24,244	252	1,250	215,963

Property (in tons of 2,000 lbs.) arriving at tide water from all canals during the season of 1917

OFFICES	THE FOREST — PRODUCTS OF WOOD					Agriculture— Vegetable food Wheat
	Boards and scantling	Timber	Wood	Wood pulp	Ashes, pot and pearl	
Troy.....	160,167	5,120	694	6,698	9,085	9,741
Total.....	160,167	5,120	694	6,698	9,085	9,741

Property (in tons of 2,000 lbs.) arriving at tide water from all canals, etc.—(Continued)

OFFICES	AGRICULTURE — VEGETABLE FOOD				ALL OTHER AGRICULTURAL PRODUCTS		Manufactures— Oil meal and cake
	Barley	Barley malt	Potatoes		Flax seed	Hay	
Troy.....	3,936	2,125	1,892		1,019	8,118	1,640
Total.....	3,936	2,125	1,892		1,019	8,118	1,640

Property (in tons of 2,000 lbs.) arriving at tide water from all canals, etc.—(Continued)

OFFICES	MANUFACTURES				MERCHANDISE	
	Pig iron	Bloom and bar iron	Castings and ironware	Domestic salt	Iron and steel	All other merchandise
Troy.....	8,018	229	641	17,046	148	11,073
Total.....	8,018	229	641	17,046	148	11,073

Property (in tons of 2,000 lbs.) arriving at tide water from all canals, etc.—(Concluded)

OFFICES	OTHER ARTICLES					Total tons
	Ice	Stone, lime and clay	Bituminous coal	Iron ore	Sundries	
Troy.....	31,622	28,962	2,837	252	1,250	312,313
Total.....	31,622	28,962	2,837	252	1,250	312,313

Value of all property arriving at tide water from the canals during the season of 1917

OFFICERS	THE FOREST — PRODUCTS OF WOOD					Agriculture— Vegetable food— Wheat
	Boards and scantling	Timber	Wood	Wood pulp	Ashes, pot and pearl	
Troy.....	\$4,324,532	\$51,200	\$1,240	\$401,892	\$330,350	\$730,575
Total.....	\$4,324,532	\$51,200	\$1,240	\$401,892	\$330,350	\$730,575

Value of all property arriving at tide water from the canals, etc.—(Continued)

OFFICES	AGRICULTURE — VEGETABLE FOOD			ALL OTHER AGRICULTURAL PRODUCTS		Manufactures— Oil meal and cake
	Barley	Barley malt	Potatoes	Flax seed	Hay	
Troy.....	\$221,400	\$187,500	\$110,378	\$61,140	\$202,978	\$65,618
Total.....	\$221,400	\$187,500	\$110,378	\$61,140	\$202,978	\$65,618

Value of all property arriving at tide water from the canals, etc.—(Continued)

OFFICES	MANUFACTURES				MERCHANDISE	
	Pig iron	Bloom and bar iron	Castings and ironware	Domestic salt	Iron and steel	All other merchandise
Troy.....	\$320,702	\$11,480	\$51,264	\$170,463	\$14,840	\$1,328,784
Total.....	\$320,702	\$11,480	\$51,264	\$170,463	\$14,840	\$1,328,784

Value of all property arriving at tide water from the canals, etc.—(Concluded)

OFFICES	OTHER ARTICLES					Total value
	Ice	Stone, lime and clay	Bituminous coal	Iron ore	Sundries	
Troy.....	\$79,055	\$72,405	\$14,185	\$1,260	\$99,980	\$8,853,221
Total.....	\$79,055	\$72,405	\$14,185	\$1,260	\$99,980	\$8,853,221

Property (in tons of 2,000 lbs.) that went to New York from the Erie canal during the season of 1917

OFFICES	THE FOREST— PRODUCTS OF WOOD		AGRICULTURE — VEGETABLE FOOD			
	Boards and scantling	Ashes, pot and pearl	Wheat	Barley	Barley malt	Potatoes
Troy.....	1,269	9,085	9,741	3,936	2,125	450
Total.....	1,269	9,085	9,741	3,936	2,125	450

Property (in tons of 2,000 lbs.) that went to New York from the Erie canal, etc.—(Continued)

OFFICES	ALL OTHER AGRICULTURAL PRODUCTS		MANUFACTURES			
	Flax seed	Hay	Oil meal and cake	Plg iron	Bloom and bar iron	Castings and ironware
Troy.....	1,019	1,080	1,640	8,018	229	178
Total.....	1,019	1,080	1,640	8,018	229	178

Property (in tons of 2,000 lbs.) that went to New York from the Erie canal, etc.—(Concluded)

OFFICES	Manufactures— Domestic salt	MERCHANDISE		OTHER ARTICLES		Total tons
		Iron and steel	All other merchandise	Ice	Stone, lime and clay	
Troy.....	17,046	70	4,470	21,280	2,383	84,019
Total.....	17,046	70	4,470	21,280	2,383	84,019

<i>Property (in tons of 2,000 lbs.) that went to New York from the Champlain canal during the season of 1917</i>							
OFFICES	THE FOREST — PRODUCTS OF WOOD				Agriculture— Vegetable food— Potatoes	Other Agricultural products— Hay	Manufactures— Castings and ironware
	Boards and scantling	Timber	Wood	Wood pulp			
	Troy.....	5,120	694	6,698	1,442	7,038	73
Total.....	152,000	5,120	694	6,698	1,442	7,038	73

Property (in tons of 2,000 lbs.) that went to New York from the Champlain canal, etc.—(Concluded)

OFFICES	Merchandise	OTHER ARTICLES				Total tons
		Ice	Stone, lime and clay	Iron ore	Sundries	
Troy.....	6,578	10,342	24,244	252	1,250	215,731
Total.....	6,578	10,342	24,244	252	1,250	215,731

Property (in tons of 2,000 lbs.) that went to New York from all canals during the season of 1917

OFFICES	THE FOREST — PRODUCTS OF WOOD					Agriculture— Vegetable food-- Wheat
	Boards and scantling	Timber	Wood	Wood pulp	Ashes, pot and pearl	
Troy.....	153,269	5,120	694	6,698	9,085	9,741
Total.....	153,269	5,120	694	6,698	9,085	9,741

Property (in tons of 2,000 lbs.) that went to New York from all canals, etc.—(Continued)

OFFICES	AGRICULTURE — VEGETABLE FOOD			ALL OTHER AGRICULTURAL PRODUCTS		Manufactures -- Oil meal and cake
	Barley	Barley malt	Potatoes	Flax seed	Hay	
Troy.....	3,936	2,125	1,892	1,019	8,118	1,640
Total.....	3,936	2,125	1,892	1,019	8,118	1,640

Property (in tons of 2,000 lbs.) that went to New York from all canals, etc.—(Continued)

OFFICES	MANUFACTURES				MERCHANDISE	
	Pig iron	Bloom and bar iron	Castings and ironware	Domestic salt	Iron and steel	All other merchandise
Troy.....	8,018	229	251	17,046	70	11,048
Total.....	8,018	229	251	17,046	70	11,048

Property (in tons of 2,000 lbs.) that went to New York from all canals, etc.—(Concluded)

OFFICES	OTHER ARTICLES				Total tons
	Ice	Stone, lime and clay	Iron ore	Sundries	
Troy	31,622	26,627	252	1,250	299,750
Total	31,622	26,627	252	1,250	299,750

Value of all the property that went to New York from the canals during the season of 1917

OFFICES	THE FOREST — PRODUCTS OF WOOD				
	Boards and scantling	Timber	Wood	Wood pulp	Ashes, pot and pearl
Troy	\$4,138,259	\$51,200	\$1,240	\$401,892	\$330,350
Total	\$4,138,259	\$51,200	\$1,240	\$401,892	\$330,350

Value of all the property that went to New York from the canals, etc. — (Continued)

OFFICES	AGRICULTURE — VEGETABLE FOOD				Other agricultural products — Flax seed
	Wheat	Barley	Barley malt	Potatoes	
Troy	\$730,575	\$221,400	\$187,500	\$110,378	\$61,140
Total	\$730,575	\$221,400	\$187,500	\$110,378	\$61,140

Value of all the property that went to New York from the canals, etc. — (Continued)

OFFICES	Agricultural products— Hay	MANUFACTURES		
		Oil meal and cake	Plg iron	Ing and dware
Troy	\$202,978	\$65,618	\$320,71	\$20,064
Total	\$202,978	\$65,618	\$320,71	\$20,064

Value of all the property that went to New York from the canals, etc. — (Continued)

OFFICES	Manufactures— Domestic salt	MERCHANDISE		Other articles -- Ice
		Iron and steel	All other merchandise	
Troy	\$170,463	\$7,000	\$1,325,784	\$79,055
Total	\$170,463	\$7,000	\$1,325,784	\$79,055

Value of all the property that went to New York from the canals, etc. — (Concluded)

OFFICES	OTHER ARTICLES			Total value
	Stone, lime and clay	Iron ore	Sundries	
Troy	\$66,567	\$1,260	\$99,980	\$8,604,885
Total	\$66,567	\$1,260	\$99,980	\$8,604,885

260 REPORT OF SUPERINTENDENT OF PUBLIC WORKS

STATEMENT showing the total quantity (in tons of 2,000 pounds) of property cleared at Buffalo during the season of 1917, and the value of the same.

ARTICLES	Tons	Value
Flax seed	1,029	\$61,740
Wheat	16,422	1,231,280
Oil meal and cake	1,640	56,540
Barley	10,125	509,545
Barley malt	949	83,775
Pig iron	7,148	285,905
Merchandise	8,305	996,635
Stone, lime and clay	186,548	466,370
Bituminous coal	461	2,300
Iron and steel	148	14,840
Sundries	1,632	130,545
Total tons and value	234,407	\$3,899,645

STATEMENT showing the total quantity (in tons of 2,000 pounds) of property left at Buffalo during the season of 1917, and the value of the same.

ARTICLES	Tons	Value
Wheat	3,105	\$232,875
Barley malt	1,078	101,055
Barley	1,257	71,327
Merchandise	13,285	1,594,156
Stone, lime and clay	252,861	632,154
Bituminous coal	113	564
Sundries	712	56,960
Total tons and value	272,411	\$2,689,091

STATEMENT showing the total quantity (in tons of 2,000 pounds) of property cleared on the Oswego canal during the season of 1917, and the value of the same.

ARTICLES	Tons	Value
Bituminous coal	80	\$400
Merchandise.....	8,313	997,560
Stone, lime and clay.....	53,713	134,281
Anthracite coal	2,576	17,174
Ice	5,198	12,995
Sundries.	5	400
Barley.	3,588	201,825
Barley malt	561	49,500
Iron and steel.....	8	800
Total tons and value.....	74,042	\$1,414,935

STATEMENT showing the total quantity (in tons of 2,000 pounds) of property left on the Oswego canal during the season of 1917, and the value of the same.

ARTICLES	Tons	Value
Bituminous coal	80	\$400
Merchandise.....	8,148	977,760
Stone, lime and clay.....	53,713	134,281
Anthracite coal	2,576	17,174
Ice	5,198	12,995
Barley.	3,588	201,825
Sundries.	5	400
Total tons and value.....	73,308	\$1,344,835

STATEMENT showing the total quantity (in tons of 2,000 pounds) of property cleared on the Black River canal during the season of 1917, and the value of the same.

ARTICLES	Tons	Value
Wood.	2,114	\$3,919
Potatoes	443	25,780
Merchandise.	1,557	186,840
Sundries.	3	272
Stone, lime and clay.	9,702	24,256
Anthracite coal	1,002	6,680
Total tons and value.	14,821	\$247,747

STATEMENT showing the total quantity (in tons of 2,000 pounds) of property left on the Black River canal during the season of 1917, and the value of the same.

ARTICLES	Tons	Value
Wood.	1,750	\$3,125
Merchandise.	1,507	160,840
Stone, lime and clay.	9,507	23,768
Anthracite coal	1,002	6,680
Potatoes	443	25,780
Total tons and value.	14,209	\$220,193

STATEMENT showing the total quantity (in tons of 2,000 pounds) of property cleared on the Cayuga and Seneca canal during the season of 1917, and the value of the same.

ARTICLES	Tons	Value
Domestic salt	480	\$4,800
Merchandise.....	4,905	588,600
Bituminous coal	6,490	32,450
Stone, lime and clay.....	5,570	13,925
Iron and steel.....	80	8,000
Total tons and value.....	17,525	\$647,775

STATEMENT showing the total quantity (in tons of 2,000 pounds) of property left on the Cayuga and Seneca canal during the season of 1917, and the value of the same.

ARTICLES	Tons	Value
Merchandise.....	4,650	\$558,000
Stone, lime and clay.....	5,570	13,925
Bituminous coal	6,490	32,450
Domestic salt	480	4,800
Total tons and value.....	17,190	\$609,175

STATEMENT showing the total quantity (in tons of 2,000 pounds) of property cleared at Whitehall during the season of 1917, and the value of the same.

ARTICLES	Tons	Value
Boards and scantling.....	134,836	\$3,640,569
Timber	39,020	390,200
Pulp wood	69,810	465,397
Merchandise.....	4,556	546,684
Stone, lime and clay.....	3,904	9,760
Iron ore	252	1,260
Sundries.	1,295	103,581
Wood.	9,870	17,625
Wood pulp	6,972	418,302
Hay	6,780	169,491
Total tons and value.....	277,295	\$5,762,869

STATEMENT showing the total quantity (in tons of 2,000 pounds) of property left at Whitehall during the season of 1917, and the value of the same.

ARTICLES	Tons	Value
Boards and scantling.....	1,518	\$40,959
Pulp wood	69,810	465,397
Merchandise.....	15,203	1,824,338
Stone, lime and clay.....	21,281	53,204
Anthracite coal	76,173	507,821
Bituminous coal	30,209	151,043
Timber	33,860	338,600
Sundries.	319	25,552
Wood.	9,870	17,625
Castings and iron ware.....	2	160
Phosphate	530	10,600
Total tons and value.....	258,775	\$3,435,299

ANNUAL STATEMENT showing the total quantity of shipments of each article first cleared on the canal at, and the total quantity of shipments of each article left from the canal at Whitehall from the 1st day of May to the 30th day of November, 1917, inclusive, going to and coming from New York, Vermont and Canada.

ARTICLES	QUANTITY CLEARED			Total cleared
	Coming from Canada	Coming from New York	Coming from Vermont	
THE FOREST				
Product of wood:				
Boards and scantling (feet)	78,023,117	365,069	2,513,347	80,901,533
Timber (cubic feet)	258,000	1,693,000	.....	1,951,000
Wood (cords) .....	.....	3,525	.....	3,525
Pulp wood (pounds)	139,249,600	369,600	.....	139,619,200
Wood pulp (pounds)	13,943,400	.....	.....	13,943,400
AGRICULTURE				
Vegetable food — Hay (pounds)	13,559,305	.....	.....	13,559,305
MERCHANDISE (pounds)	9,111,408	.....	.....	9,111,408
Other articles:				
Stone, lime and clay (pounds)	520,000	7,287,200	.....	7,807,200
Iron ore (pounds) .....	.....	504,000	.....	504,000
Sundries (pounds) .....	.....	1,149,520	1,440,000	2,589,520

Statement showing the total quantity of shipments of each article first cleared on canal, etc.—(Concluded)

ARTICLES	QUANTITY LEFT			Total left
	Going to Canada	Going to New York	Going to Vermont	
THE FOREST				
Product of wood:				
Boards and scantling (feet).....	.....	815,682	94,513	910,195
Timber (cubic feet).....	.....	1,693,000	.....	1,693,000
Wood (cords) .....	.....	3,525	.....	3,525
Pulp wood (pounds).....	.....	139,619,200	.....	139,619,200
MANUFACTURES				
Castings and iron ware.....	.....	4,000	.....	4,000
MERCHANDISE (pounds)	30,405,635	.....	.....	30,405,635
Other articles:				
Stone, lime and clay (pounds).....	38,422,088	3,890,000	250,000	42,562,088
Phosphate (pounds) .....	.....	.....	1,060,000	1,060,000
Anthracite coal (pounds).....	146,224,236	.....	6,122,024	152,346,260
Bituminous coal (pounds).....	41,058,427	9,585,908	9,772,891	60,417,226
Sundries (pounds)	268,800	350,000	20,000	638,800

The following statement shows the average lake and canal rates on wheat and corn since 1890.

YEAR	Freight, Buffalo to New York	Tolls	Lake freight.
1890.	c. m. fr.	c. fr.	c. m. fr.
Wheat, per bushel.....	3 8 7	.....	1 9 8
Corn, per bushel.....	3 3 9	.....	1 6 9
1891.			
Wheat, per bushel.....	3 5 3	.....	.....
Corn, per bushel.....	3 2 0	.....	.....
1892.			
Wheat, per bushel.....	3 4 4	.....	2 2 1
Corn, per bushel.....	3 5 5	.....	1 9 5
1893.			
Wheat, per bushel.....	4 6 5	.....	1 6 6
Corn, per bushel.....	4 2 8	.....	1 4 5
1894.			
Wheat, per bushel.....	3 1 3	.....	1 2 4
Corn, per bushel.....	2 8 8	.....	1 1 5
1895.			
Wheat, per bushel.....	2 2 0	.....	1 8 0
Corn, per bushel.....	1 9 0	.....	1 7 0
1896.			
Wheat, per bushel.....	3 7 0	.....	1 6 0
Corn, per bushel.....	3 5 0	.....	1 3 0
1897.			
Wheat, per bushel.....	1 8 4	.....	1 2 5
Corn, per bushel.....	2 3 8	.....	1 4 2
1898.			
Wheat, per bushel.....	2 8 7	.....	1 6 9
Corn, per bushel.....	2 3 6	.....	1 5 6
1899.			
Wheat, per bushel.....	2 9 2	.....	2 5 0
Corn, per bushel.....	2 5 0	.....	2 4 0
1900.			
Wheat, per bushel.....	2 5 1	.....	1 8 2
Corn, per bushel.....	2 2 2	.....	1 6 5

Average lake and canal rates on wheat and corn — (Continued).

YEAR	Freight, Buffalo to New York	Tolls	Lake freight
1901.	c. m. fr.	c. fr.	c. m. fr.
Wheat, per bushel.....	3 4 6	.....	1 7 6
Corn, per bushel.....	3 1 1	.....	1 6 4
1902.			
Wheat, per bushel.....	3 7 3	.....	1 5 0
Corn, per bushel.....	3 4 6	.....	1 3 6
1903.			
Wheat, per bushel.....	4 0 3	.....	1 4 0
Corn, per bushel.....	3 6 5	.....	1 3 1
1904.			
Wheat, per bushel.....	3 1 4	.....	1 5 0
Corn, per bushel.....	2 6 7	.....	1 3 4
1905.			
Wheat, per bushel.....	3 8 7	.....	1 6 4
Corn, per bushel.....	3 3 4	.....	1 5 0
1906.			
Wheat, per bushel.....	4 2 4	.....	1 6 7
Corn, per bushel.....	3 8 6	.....	1 5 4
1907.			
Wheat, per bushel.....	5 0 7	.....	1 5 4
Corn, per bushel.....	4 6 6	.....	1 4 1
1908.			
Wheat, per bushel.....	5 0 0	.....	1 1 0
Corn, per bushel.....	4 6 0	.....	1 0 0
1909.			
Wheat, per bushel.....	3 9 0	.....	1 2 7
Corn, per bushel.....	3 5 3	.....	1 2 7
1910.			
Wheat, per bushel.....	4 0 8	.....	1 0 6
Corn, per bushel.....	3 7 1	.....	1 0 6
1911.			
Wheat, per bushel.....	4 3 6	.....	1 0 3
Corn, per bushel.....	3 9 0	.....	1 0 3

Average lake and canal rates on wheat and corn —(Concluded).

YEAR	Freight, Buffalo to New York	Tolls	Lake freight
1912.	c. m. fr.	c. fr.	c. m. fr.
Wheat, per bushel.....	4 3 2	.....	1 3 6
Corn, per bushel.....	4 2 1	.....	1 3 4
1913.			
Wheat, per bushel.....	4 5 7	.....	1 4 0
Corn, per bushel.....	4 3 0	.....	1 4 0
1914.			
Wheat, per bushel.....	4 2 7	.....	.....
Corn, per bushel.....	4 2 4	.....	.....
1915.			
Wheat, per bushel.....	4 4 7	.....	1 3 3
Corn, per bushel.....	4 3 6	.....	1 3 6
1916.			
Wheat, per bushel.....	5 0 0	.....	1 1 2
Corn, per bushel.....	5 0 0	.....	1 1 2
1917.			
Wheat, per bushel.....	5 5 0	.....	No rates quoted
Corn, per bushel.....	5 3 0	.....	No rates quoted

*Average rate on wheat and corn by lake, from Chicago to Buffalo.
during the season of 1917*

	Wheat	Corn
May, per bushel.....	No rates quoted	No rates quoted
June, per bushel.....		
July, per bushel.....		
August, per bushel.....		
September, per bushel.....		
October, per bushel.....		
November, per bushel.....		

*Average rate on wheat and corn by canal, from Buffalo to New
York, during the season of 1917*

	Wheat	Corn
	c. m. fr.	c. m. fr.
May, per bushel.....	5 5 0	5 3 0
June, per bushel.....	5 5 0	5 3 0
July, per bushel.....	5 5 0	5 3 0
August, per bushel.....	5 5 0	5 3 0
September, per bushel.....	5 5 0	5 3 0
October, per bushel.....	5 5 0	5 3 0
November, per bushel.....	5 5 0	5 3 0
Average	5 5 0	5 3 0

The following statement shows the number of clearances issued at each office during the season of 1917

	Clearances
Troy	2,132
Rome	911
Syracuse	2,167
Rochester	1,264
Tonawanda	419
Buffalo	467
Whitehall	1,475
Oswego	160
Waterloo	72
Boonville	43
Total	<u>9,110</u>

Receipts by all routes at New York, May 1 to November 30, 1917

	Hudson	Erle	Pennsylvania	D., L. & W.	West Shore
Flour, barrels	310,951	240,972	279,732	673,039	860,465
Meal, barrels	814	50	200	.....	.....
Meal, sacks	59,964	64,402	41,130	43,741	13,339
Wheat, bushels	28,000	9,215,400	168,000	18,063,200	8,788,400
Corn, bushels	44,800	2,866,600	16,800	758,200	945,400
Oats, bushels	5,188,000	4,176,000	196,000	4,888,000	6,936,000
Barley, bushels	11,600	959,750	28,800	980,025	1,436,100
Rye, bushels	1,250	123,750	86,250	319,750	1,459,450
Malt, bushels	321,600	86,400	20,800	766,000	302,400
Total grain	5,595,250	17,427,900	516,650	25,775,175	19,867,750
Flour, bushels	1,399,279	1,129,373	1,258,795	3,028,675	3,872,092
Meal, bushels	123,184	129,004	83,060	87,482	26,678
Grand total	7,117,713	18,686,277	1,858,505	28,891,332	23,766,520
Per cent	6.25	16.42	1.63	25.37	20.86

Receipts by all routes at New York, etc.—(Continued)

	L. V. R. R.	B. & O. R. R.	Various	Total rail
Flour, barrels	2,059,039	215,589	25,400	4,675,187
Meal, barrels	750	1,855	.....	3,669
Meal, sacks	170,941	161,131	3,400	558,048
Wheat, bushels	12,846,600	.....	.....	49,109,600
Corn, bushels	79,400	.....	2,800	4,714,000
Oats, bushels	5,368,000	52,000	76,000	26,880,000
Barley, bushels	547,400	.....	.....	3,963,675
Rye, bushels	302,550	.....	.....	2,293,000
Malt, bushels	319,200	27,200	.....	1,843,600
Total grain	19,463,150	79,200	78,800	88,803,875
Flour, bushels	9,265,676	970,151	114,300	21,038,341
Meal, bushels	344,882	329,682	6,800	1,130,772
Grand total	29,073,708	1,379,033	199,900	110,972,988
Per cent	25.54	1.21	.17	97.45

Receipts by all routes at New York, etc.—(Concluded)

	River and coast	Canal	Total water	Total rail and water
Flour, barrels	32,500	.....	32,500	4,707,687
Meal, barrels .....	.....	.....	.....	3,669
Meal, sacks	338	.....	338	558,386
Wheat, bushels .....	.....	352,700	352,700	49,462,300
Corn, bushels	54,300	.....	54,300	4,768,300
Oats, bushels .....	.....	.....	.....	26,880,000
Barley, bushels	2,078,927	63,000	2,141,927	6,105,602
Rye, bushels .....	.....	.....	.....	2,293,000
Malt, bushels	3,200	201,400	204,600	2,048,200
Total grain	2,136,427	617,100	2,753,527	91,557,402
Flour, bushels	146,250	.....	146,250	21,184,591
Meal, bushels	676	.....	676	1,131,448
Grand total	2,283,353	617,100	2,900,453	113,873,441
Per cent	2.01	.54	2.55	100 00

Receipts by all routes at New York, January 1 to December 31, 1917

	Hudson	Erle	Pennsylvania	D., L. & W.	West Shore
Flour, barrels	508,190	455,338	491,583	1,166,717	1,179,540
Meal, barrels	814	1,120	500	.....	.....
Meal, sacks	83,774	107,007	49,359	49,951	13,339
Wheat, bushels	149,800	14,519,800	776,000	28,359,200	13,322,800
Corn, bushels	155,400	6,382,800	176,400	1,651,400	4,259,200
Oats, bushels	9,018,000	7,906,000	312,000	7,046,000	7,264,000
Barley, bushels	42,050	2,405,950	76,400	1,599,225	1,559,950
Rye, bushels	6,250	184,750	198,750	1,022,250	1,661,950
Malt, bushels	483,200	131,200	28,800	1,348,400	537,600
Total grain	9,854,700	31,530,500	1,568,350	41,026,475	28,605,500
Flour, bushels	2,286,855	2,049,021	2,212,124	5,250,226	5,307,929
Meal, bushels	170,804	218,494	100,718	99,902	26,678
Grand total	12,312,359	33,798,015	3,881,192	46,376,603	33,940,107
Per cent	6.63	18.14	2.09	24.91	18.23

Receipts by all routes at New York, etc.—(Continued)

	L. V. R. R.	B. & O. R. R.	Various	Total rail
Flour, barrels	3,641,033	385,597	40,602	7,868,600
Meal, barrels	750	4,600	.....	7,784
Meal, sacks	238,511	310,491	26,000	878,432
Wheat, bushels	20,734,200	2,800	.....	77,864,600
Corn, bushels	1,067,800	9,800	2,800	13,705,600
Oats, bushels	6,580,000	146,000	134,000	38,406,000
Barley, bushels	1,150,025	13,600	.....	6,847,200
Rye, bushels	367,550	.....	.....	3,441,500
Malt, bushels	495,200	131,800	.....	3,156,200
Total grain	30,394,775	304,000	136,800	143,421,100
Flour, bushels	16,384,649	1,735,186	182,709	35,408,699
Meal, bushels	480,022	639,382	52,000	1,788,000
Grand total	47,259,446	2,678,568	371,509	180,617,709
Per cent	25.38	1.43	.19	97.00

Receipts by all routes at New York, etc.—(Concluded)

	River and coast	Canal	Total water	Total rail and water
Flour, barrels	60,786	.....	60,786	7,929,386
Meal, barrels .....	.....	.....	.....	7,784
Meal, sacks	798	.....	798	879,230
Wheat, bushels .....	.....	352,700	352,700	78,217,300
Corn, bushels	63,100	.....	63,100	13,768,700
Oats, bushels .....	.....	.....	.....	38,406,000
Barley, bushels	4,633,261	63,000	4,696,261	11,543,461
Rye, bushels .....	.....	.....	.....	3,441,500
Malt, bushels	11,200	201,400	212,600	3,368,800
Total grain	4,707,561	617,100	5,324,661	148,745,761
Flour, bushels	273,537	.....	273,537	35,682,236
Meal, bushels	1,596	.....	1,596	1,789,596
Grand total	4,982,694	617,100	5,599,794	186,217,593
Per cent	2.67	.33	3.00	100.00

*The following table shows the separate tonnage of the New York Central, the Erie railway and the canals
each year since 1853*

YEAR.	New York Central	Erie	Canals	Total
1853.....	360,000	631,039	4,247,853	5,238,892
1854.....	549,804	743,250	4,165,862	5,458,916
1855.....	670,073	842,048	4,022,617	5,534,738
1856.....	776,112	943,215	4,116,084	5,835,409
1857.....	838,791	978,066	3,344,061	5,160,918
1858.....	765,407	816,954	3,665,192	5,247,553
1859.....	834,319	869,073	3,781,684	5,485,076
1860.....	1,028,183	1,139,554	4,650,554	6,817,951
1861.....	1,167,302	1,253,418	4,507,635	6,928,355
1862.....	1,387,433	1,632,955	5,598,785	8,619,173
1863.....	1,449,604	1,815,096	5,557,692	8,822,392
1864.....	1,557,148	2,170,798	4,852,941	8,580,887
1865.....	1,275,299	2,234,350	4,729,654	8,239,303
1866.....	1,602,197	3,242,792	5,775,220	10,620,209
1867.....	1,667,926	3,484,546	5,688,325	10,840,797
1868.....	1,846,599	3,908,243	6,442,225	12,197,067
1869.....	2,281,885	4,312,209	5,859,080	12,453,174
1870.....	4,122,000	4,852,505	6,173,769	15,148,274
1871.....	4,532,956	4,844,208	6,467,888	15,844,152
1872.....	4,393,965	5,564,274	6,073,370	16,031,609

1873.....	5,522,724	6,312,702	6,364,782	18,200,208
1874.....	6,114,678	6,364,276	5,804,588	18,283,542
1875.....	6,001,954	6,239,946	4,859,858	17,101,758
1876.....	6,803,680	5,972,818	4,172,129	16,948,627
1877.....	6,351,356	6,182,451	4,955,963	17,489,770
1878.....	7,695,413	6,150,568	5,171,320	19,017,301
1879.....	9,015,753	8,212,641	5,362,372	22,590,766
1880.....	10,533,038	8,715,892	6,457,556	25,706,486
1881.....	11,591,379	11,086,823	5,179,192	27,857,394
1882.....	11,330,393	11,895,238	5,467,423	28,693,054
1883.....	10,892,440	13,610,623	5,684,956	30,168,019
1884.....	10,212,418	11,071,938	5,009,488	26,293,844
1885.....	10,733,499	10,253,489	4,731,784	25,718,772
1886.....	12,636,485	18,668,238	5,293,982	36,598,705
1887.....	14,531,726	13,949,260	5,553,805	34,034,791
1888.....	15,162,812	15,174,009	4,942,948	35,279,769
1889.....	15,011,541	14,084,132	5,370,369	34,466,042
1890.....	16,108,441	16,269,656	5,246,102	37,624,199
1891.....	16,621,576	17,339,140	4,563,472	38,524,188
1892.....	20,721,752	18,334,716	4,281,995	43,388,463
1893.....	21,312,072	17,309,198	4,031,963	42,953,233
1894.....	18,728,592	15,305,260	3,882,560	37,916,412
1895.....	19,741,495	12,928,530	3,500,314	36,170,339
1896.....	22,123,617	22,562,243	3,714,894	48,400,754
1897.....	20,649,810	19,443,898	3,617,804	43,711,512
1898.....	23,403,439	22,547,529	3,360,063	49,311,031
1899.....	25,356,474	22,660,236	3,686,051	51,702,761
1900.....	37,586,496	26,501,104	3,345,941	65,433,541
1901.....	37,403,122	24,817,112	3,420,613	65,640,847

Separate tonnage of the New York Central, the Erie railway and the canals, etc.—(Concluded)

YEAR.	New York Central	Erie	Canals	Total
1902.....	42,552,586	26,248,575	3,274,610	72,075,771
1903.....	38,081,380	30,586,743	3,616,385	72,283,508
1904.....	36,379,655	28,992,293	3,138,547	68,510,495
1905.....	39,734,512	30,791,733	3,226,896	73,753,141
1906.....	43,268,731	35,434,584	3,540,907	82,244,222
1907.....	45,967,208	38,201,663	3,407,914	87,576,785
1908.....	41,980,236	32,860,498	3,051,877	77,892,611
1909.....	40,894,086	32,000,752	3,116,536	76,011,374
1910.....	46,642,539	37,630,297	3,073,412	87,346,248
1911.....	46,893,761	36,502,080	3,097,068	86,492,909
1912.....	48,571,491	35,544,620	2,606,116	86,722,227
1913.....	55,582,087	40,026,986	2,602,035	98,211,108
1914.....	51,198,706	37,282,554	2,080,850	90,562,110
1915.....	64,287,881	35,257,739	1,858,114	101,403,734
1916.....	*103,860,652	42,786,933	1,625,050	148,272,635

* Large increase in tonnage on the N. Y. C. R. R. caused by addition to tonnage on road^s taken over under consolidation.

Table showing the losses or gains in the tonnage of the New York Central, the Erie railway and the canals each year since 1853, comparison being made with previous year

YEAR	NEW YORK CENTRAL		ERIE		CANALS	
	Gain	Loss	Gain	Loss	Gain	Loss
1854	189,804	.....	112,211	.....	.....	81,991
1855	120,269	.....	19,798	.....	.....	143,245
1856	106,039	.....	101,167	.....	93,456	.....
1857	62,679	.....	34,851	.....	.....	772,021
1858	.....	73,284	.....	161,112	321,131	.....
1859	68,912	.....	53,119	.....	116,492	.....
1860	193,864	.....	270,481	.....	868,530	.....
1861	139,119	.....	113,864	.....	.....	142,579
1862	220,131	.....	379,537	.....	1,091,150	.....
1863	62,171	.....	182,141	.....	.....	41,093
1864	107,544	.....	355,702	.....	.....	704,751
1865	.....	281,849	63,552	.....	.....	123,287
1866	326,898	.....	1,008,442	.....	1,045,566	.....
1867	65,729	.....	241,754	.....	.....	86,895
1868	178,673	.....	423,697	.....	753,900	.....
1869	435,286	.....	403,966	.....	.....	583,145
1870	1,840,115	.....	540,296	.....	314,689	.....
1871	410,056	.....	.....	8,297	294,119	.....
1872	.....	138,091	720,066	.....	205,482	.....

Receipts by all routes at New York, May 1 to November 30, 1917

	Hudson	Erle	Pennsylvania	D., L. & W.	West Shore
Flour, barrels	310,951	240,972	279,732	673,039	860,465
Meal, barrels	814	50	200	.....	.....
Meal, sacks	59,964	64,402	41,130	43,741	13,339
Wheat, bushels	28,000	9,215,400	168,000	18,063,200	8,788,400
Corn, bushels	44,800	2,866,600	16,800	758,200	945,400
Oats, bushels	5,188,000	4,176,000	196,000	4,888,000	6,936,000
Barley, bushels	11,600	959,750	28,800	980,025	1,436,100
Rye, bushels	1,250	123,750	86,250	319,750	1,459,450
Malt, bushels	321,600	86,400	20,800	766,000	302,400
Total grain	5,595,250	17,427,900	516,650	25,775,175	19,867,750
Flour, bushels	1,399,279	1,129,373	1,258,795	3,028,675	3,872,092
Meal, bushels	123,184	129,004	83,060	87,482	26,678
Grand total	7,117,713	18,686,277	1,858,505	28,891,332	23,766,520
Per cent	6.25	16.42	1.63	25.37	20.86

Receipts by all routes at New York, etc.—(Continued)

	L. V. R. R.	B. & O. R. R.	Various	Total rail
Flour, barrels	2,059,039	215,589	25,400	4,675,187
Meal, barrels	750	1,855	.....	3,669
Meal, sacks	170,941	161,131	3,400	558,048
Wheat, bushels	12,846,600	.....	.....	49,109,600
Corn, bushels	79,400	.....	2,800	4,714,000
Oats, bushels	5,368,000	52,000	76,000	26,880,000
Barley, bushels	547,400	.....	.....	3,963,675
Rye, bushels	302,550	.....	.....	2,293,000
Malt, bushels	319,200	27,200	.....	1,843,600
Total grain	19,463,150	79,200	78,800	88,803,875
Flour, bushels	9,265,676	970,151	114,300	21,038,341
Meal, bushels	344,882	329,682	6,800	1,130,772
Grand total	29,073,708	1,379,033	199,900	110,972,988
Per cent	25.54	1.21	.17	97.45

Receipts by all routes at New York, etc.—(Concluded)

	River and coast	Canal	Total water	Total rail and water
Flour, barrels	32,500	.....	32,500	4,707,687
Meal, barrels .....	.....	.....	.....	3,669
Meal, sacks	338	.....	338	558,386
Wheat, bushels .....	.....	352,700	352,700	49,462,300
Corn, bushels	54,300	.....	54,300	4,768,300
Oats, bushels .....	.....	.....	.....	26,880,000
Barley, bushels	2,078,927	63,000	2,141,927	6,105,602
Rye, bushels .....	.....	.....	.....	2,293,000
Malt, bushels	3,200	201,400	204,600	2,048,200
Total grain	2,136,427	617,100	2,753,527	91,557,402
Flour, bushels	146,250	.....	146,250	21,184,591
Meal, bushels	676	.....	676	1,131,448
Grand total	2,283,353	617,100	2,900,453	113,873,441
Per cent	2.01	.54	2.55	100 00

Receipts by all routes at New York, January 1 to December 31, 1917

	Hudson	Erie	Pennsylvania	D., L. & W.	West Shore
Flour, barrels	508,190	455,338	491,583	1,166,717	1,179,540
Meal, barrels	814	1,120	500	.....	.....
Meal, sacks	83,774	107,007	49,359	49,951	13,339
Wheat, bushels	149,800	14,519,800	776,000	28,359,200	13,322,800
Corn, bushels	155,400	6,382,800	176,400	1,651,400	4,259,200
Oats, bushels	9,018,000	7,906,000	312,000	7,046,000	7,264,000
Barley, bushels	42,050	2,405,950	76,400	1,599,225	1,559,950
Rye, bushels	6,250	184,750	198,750	1,022,250	1,661,950
Malt, bushels	483,200	131,200	28,800	1,348,400	537,600
Total grain	9,854,700	31,530,500	1,568,350	41,026,475	28,605,500
Flour, bushels	2,286,855	2,049,021	2,212,124	5,250,226	5,307,929
Meal, bushels	170,804	218,494	100,718	99,902	26,678
Grand total	12,312,359	33,798,015	3,881,192	46,376,603	33,940,107
Per cent	6.63	18.14	2.09	24.91	18.23

Receipts by all routes at New York, etc.—(Continued)

	L. V. R. R.	B. & O. R. R.	Various	Total rail
Flour, barrels	3,641,033	385,597	40,602	7,868,600
Meal, barrels	750	4,600	.....	7,784
Meal, sacks	238,511	310,491	26,000	878,432
Wheat, bushels	20,734,200	2,800	.....	77,864,600
Corn, bushels	1,067,800	9,800	2,800	13,705,600
Oats, bushels	6,580,000	146,000	134,000	38,406,000
Barley, bushels	1,150,025	13,600	.....	6,847,200
Rye, bushels	367,550	.....	.....	3,441,500
Malt, bushels	495,200	131,800	.....	3,156,200
Total grain	30,394,775	304,000	136,800	143,421,100
Flour, bushels	16,384,649	1,735,186	182,709	35,408,699
Meal, bushels	480,022	639,382	52,000	1,788,000
Grand total	47,259,446	2,678,568	371,509	180,617,799
Per cent	25.38	1.43	.19	97.00

Receipts by all routes at New York, etc.—(Concluded)

	River and coast	Canal	Total water	Total rail and water
Flour, barrels	60,786	.....	60,786	7,929,386
Meal, barrels .....	.....	.....	.....	7,784
Meal, sacks	798	.....	798	879,230
Wheat, bushels .....	.....	352,700	352,700	78,217,300
Corn, bushels	63,100	.....	63,100	13,768,700
Oats, bushels .....	.....	.....	.....	38,406,000
Barley, bushels	4,633,261	63,000	4,696,261	11,543,461
Rye, bushels .....	.....	.....	.....	3,441,500
Malt, bushels	11,200	201,400	212,600	3,368,800
Total grain	4,707,561	617,100	5,324,661	148,745,761
Flour, bushels	273,537	.....	273,537	35,682,236
Meal, bushels	1,596	.....	1,596	1,789,596
Grand total	4,982,694	617,100	5,599,794	186,217,593
Per cent	2.67	.33	3.00	100.00

*The following table shows the separate tonnage of the New York Central, the Erie railway and the canals
each year since 1853*

YEAR.	New York Central	Erie	Canals	Total
1853.....	360,000	631,039	4,247,853	5,238,892
1854.....	549,804	743,250	4,165,862	5,458,916
1855.....	670,073	842,048	4,022,617	5,534,738
1856.....	776,112	943,215	4,116,084	5,835,409
1857.....	838,791	978,066	3,344,061	5,160,918
1858.....	765,407	816,954	3,665,192	5,247,553
1859.....	834,319	869,073	3,781,684	5,485,076
1860.....	1,028,183	1,139,554	4,650,554	6,817,951
1861.....	1,167,302	1,253,418	4,507,635	6,928,355
1862.....	1,387,433	1,632,955	5,598,785	8,619,173
1863.....	1,449,604	1,815,096	5,557,692	8,822,392
1864.....	1,557,148	2,170,798	4,852,941	8,580,887
1865.....	1,275,299	2,234,350	4,729,654	8,239,303
1866.....	1,602,197	3,242,792	5,775,220	10,620,209
1867.....	1,667,926	3,484,546	5,688,325	10,840,797
1868.....	1,846,599	3,908,243	6,442,225	12,197,067
1869.....	2,281,885	4,312,209	5,859,080	12,453,174
1870.....	4,122,000	4,852,505	6,173,769	15,148,274
1871.....	4,532,956	4,844,208	6,467,888	15,844,152
1872.....	4,393,965	5,564,274	6,673,370	16,631,609

1873.....	5,522,724	6,312,702	6,364,782	18,200,208
1874.....	6,114,678	6,364,276	5,804,588	18,283,542
1875.....	6,001,954	6,239,946	4,859,858	17,101,758
1876.....	6,803,680	5,972,818	4,172,129	16,948,627
1877.....	6,351,356	6,182,451	4,955,963	17,489,770
1878.....	7,695,413	6,150,568	5,171,320	19,017,301
1879.....	9,015,753	8,212,641	5,362,372	22,590,766
1880.....	10,533,038	8,715,892	6,457,556	25,706,486
1881.....	11,591,379	11,086,823	5,179,192	27,857,394
1882.....	11,330,393	11,895,238	5,467,423	28,693,054
1883.....	10,892,440	13,610,623	5,684,956	30,168,019
1884.....	10,212,418	11,071,938	5,009,488	26,293,844
1885.....	10,733,499	10,253,489	4,731,784	25,718,772
1886.....	12,636,485	18,668,238	5,293,982	36,598,705
1887.....	14,531,726	13,949,260	5,553,805	34,034,791
1888.....	15,162,812	15,174,009	4,942,948	35,279,769
1889.....	15,011,541	14,084,132	5,370,369	34,466,042
1890.....	16,108,441	16,269,656	5,246,102	37,624,199
1891.....	16,621,576	17,339,140	4,563,472	38,524,188
1892.....	20,721,752	18,334,716	4,281,995	43,388,463
1893.....	21,312,072	17,309,198	4,031,963	42,953,233
1894.....	18,728,592	15,305,260	3,882,560	37,916,412
1895.....	19,741,495	12,928,530	3,500,314	36,170,339
1896.....	22,123,617	22,562,243	3,714,894	48,400,754
1897.....	20,649,810	19,443,898	3,617,804	43,711,512
1898.....	23,403,439	22,547,529	3,360,063	49,311,031
1899.....	25,356,474	22,660,236	3,686,051	51,702,761
1900.....	37,586,496	26,501,104	3,345,941	65,433,541
1901.....	37,403,122	24,817,112	3,420,613	65,640,847

Separate tonnage of the New York Central, the Erie railway and the canals, etc.—(Concluded)

YEAR.	New York Central	Erie	Canals	Total
1902.....	42,552,586	26,248,575	3,274,610	72,075,771
1903.....	38,081,380	30,586,743	3,616,385	72,283,508
1904.....	36,379,655	28,992,293	3,138,547	68,510,495
1905.....	39,734,512	30,791,733	3,226,896	73,753,141
1906.....	43,268,731	35,434,584	3,540,907	82,244,222
1907.....	45,967,208	38,201,663	3,407,914	87,576,785
1908.....	41,980,236	32,860,498	3,051,877	77,892,611
1909.....	40,894,086	32,000,752	3,116,536	76,011,374
1910.....	46,642,539	37,630,297	3,073,412	87,346,248
1911.....	46,893,761	36,502,080	3,097,068	86,492,909
1912.....	48,571,491	35,544,620	2,606,116	86,722,227
1913.....	55,582,087	40,026,986	2,602,035	98,211,108
1914.....	51,198,706	37,282,554	2,080,850	90,562,110
1915.....	64,287,881	35,257,739	1,858,114	101,403,734
1916.....	*103,860,652	42,786,933	1,625,050	148,272,635

* Large increase in tonnage on the N. Y. C. R. R. caused by addition to tonnage on road+ taken over under consolidation.

Table showing the losses or gains in the tonnage of the New York Central, the Erie railway and the canals each year since 1853, comparison being made with previous year

YEAR	NEW YORK CENTRAL		ERIE		CANALS	
	Gain	Loss	Gain	Loss	Gain	Loss
1854.....	189,804	.....	112,211	.....	.....	81,991
1855.....	120,269	.....	19,798	.....	.....	143,245
1856.....	106,039	.....	101,167	.....	93,456	.....
1857.....	62,679	.....	34,851	.....	.....	772,021
1858.....	.....	73,284	.....	161,112	.....	.....
1859.....	68,912	.....	53,119	.....	321,131	.....
1860.....	193,864	.....	270,481	.....	116,492	.....
1861.....	139,119	.....	113,864	.....	868,530	.....
1862.....	220,131	.....	379,537	.....	.....	142,579
1863.....	62,171	.....	182,141	.....	1,091,150	.....
1864.....	107,544	.....	355,702	.....	.....	41,093
1865.....	.....	281,849	63,552	.....	.....	704,751
1866.....	326,898	.....	1,008,442	.....	.....	123,287
1867.....	65,729	.....	241,754	.....	1,045,566	.....
1868.....	178,673	.....	423,697	.....	.....	86,895
1869.....	435,286	.....	403,966	.....	753,900	.....
1870.....	1,840,115	.....	540,296	.....	.....	583,145
1871.....	410,056	.....	.....	8,297	314,689	.....
1872.....	.....	138,091	720,066	.....	294,119	.....
					205,482	.....

Losses or gains in the tonnage of the New York Central, the Erie railway and the canals, etc.—(Concluded).

YEAR	NEW YORK CENTRAL		ERIE		CANALS	
	Gain	Loss	Gain	Loss	Gain	Loss
1873.....	1,128,759	.....	748,430	.....	.....	308,588
1874.....	591,954	.....	51,574	.....	.....	560,194
1875.....	.....	112,724	.....	124,330	.....	944,730
1876.....	801,726	.....	.....	267,128	.....	687,729
1877.....	.....	452,324	.....	.....	783,834	.....
1878.....	1,344,057	.....	.....	31,833	215,357	.....
1879.....	1,320,340	.....	2,062,073	.....	191,052	.....
1880.....	1,517,285	.....	503,251	.....	1,095,284	.....
1881.....	1,058,341	.....	2,370,931	.....	.....	1,278,464
1882.....	.....	260,986	808,415	.....	228,231	.....
1883.....	.....	437,953	1,715,385	.....	196,633	.....
1884.....	.....	806,022	2,608,975	.....	.....	654,568
1885.....	521,081	.....	.....	818,449	.....	277,704
1886.....	1,902,936	.....	8,414,750	.....	562,198	.....
1887.....	1,895,291	.....	.....	4,718,978	259,823	.....
1888.....	631,086	.....	1,224,749	.....	.....	610,857
1889.....	.....	151,271	.....	89,877	427,421	.....
1890.....	1,096,900	.....	1,185,524	.....	.....	124,267
1891.....	513,126	.....	1,069,884	.....	.....	682,530
1892.....	4,100,176	.....	995,576	.....	.....	281,477

1893.	590,220	.....	.....	.....	1,025,518	49,968	.....
1894.	.....	.....	2,583,480	.....	2,003,938	.....	449,403
1895.	1,012,903	.....	.....	.....	2,376,730	.....	382,246
1896.	2,382,122	.....	.....	9,633,712	.....	214,580	.....
1897.	.....	.....	1,473,807	.....	3,118,345	.....	97,090
1898.	2,753,629	.....	.....	3,103,631	.....	.....	257,741
1899.	1,953,035	.....	.....	112,707	.....	325,988	.....
1900.	12,230,022	.....	.....	1,840,868	.....	.....	340,110
1901.	.....	.....	183,374	316,008	.....	74,672	.....
1902.	5,149,464	.....	.....	1,431,463	.....	.....	146,003
1903.	.....	.....	4,471,206	4,338,168	.....	340,775	.....
1904.	.....	.....	1,701,725	.....	1,594,450	.....	476,838
1905.	3,354,857	.....	.....	1,799,440	.....	83,349	.....
1906.	3,534,219	.....	.....	4,642,851	.....	314,011	.....
1907.	2,698,477	.....	.....	2,767,079	.....	.....	132,993
1908.	.....	.....	3,986,972	.....	5,341,165	.....	356,037
1909.	.....	.....	1,086,150	.....	859,746	64,659	.....
1910.	5,748,453	.....	.....	5,629,545	.....	.....	43,124
1911.	251,222	.....	.....	.....	1,128,217	23,656	.....
1912.	1,677,730	.....	.....	.....	957,460	.....	490,952
1913.	7,010,596	.....	.....	4,482,366	.....	.....	4,081
1914.	.....	.....	4,383,381	.....	2,744,432	.....	521,185
1915.	13,089,175	.....	.....	.....	2,024,815	.....	222,736
1916.	39,572,779	.....	.....	7,529,194	.....	.....	233,064

The total tons coming to tide-water for each of the eighty years and the aggregate value thereof, in market, as follows

YEAR	Tons	Value
1838	640,481	\$23,038,510
1839	602,128	20,163,190
1840	699,012	23,213,573
1841	774,334	27,225,322
1842	666,626	22,751,013
1843	836,861	28,453,408
1844	1,019,094	34,183,167
1845	1,204,943	45,452,321
1846	1,362,319	51,105,256
1847	1,744,283	73,092,414
1848	1,447,905	50,883,907
1849	1,579,946	52,375,521
1850	2,033,863	55,474,637
1851	1,977,151	53,927,508
1852	2,234,822	66,833,102
1853	2,505,797	73,688,044
1854	2,223,743	72,120,681
1855	1,890,593	74,177,937
1856	2,123,460	74,286,735
1857	1,617,187	51,190,018
1858	1,985,142	61,536,061
1859	2,121,672	43,175,312
1860	2,854,877	78,798,617
1861	2,980,144	81,432,759
1862	3,402,709	111,176,568
1863	3,274,727	123,173,294
1864	2,805,257	145,609,202
1865	2,730,181	113,865,846
1866	3,305,607	131,801,477
1867	3,029,695	120,902,834
1868	3,240,808	136,446,582
1869	3,096,142	144,866,060
1870	3,156,302	105,517,020
1871	3,494,801	106,874,570
1872	3,647,944	107,086,362
1873	3,376,649	97,869,497
1874	3,123,112	107,976,476
1875	2,608,777	89,447,518
1876	2,426,182	73,893,878

Total tons coming to tide-water, etc.—(Concluded)

YEAR	Tons	Value
1877	2,986,812	\$76,787,713
1878	3,637,101	78,563,710
1879	3,286,176	96,992,498
1880	4,067,402	143,572,991
1881	3,065,839	68,785,451
1882	3,068,152	74,303,139
1883	2,892,176	66,219,034
1884	2,900,788	66,718,124
1885	2,715,219	55,130,473
1886	3,215,177	67,517,864
1887	3,158,923	71,755,221
1888	2,584,661	58,801,038
1889	2,623,836	62,780,410
1890	3,024,765	62,920,266
1891	2,286,855	57,340,280
1892	2,336,519	73,698,295
1893	2,565,845	77,217,815
1894	2,256,895	51,740,449
1895	1,603,745	34,122,010
1896	2,073,378	41,985,498
1897	1,878,218	30,493,208
1898	1,609,472	27,272,655
1899	1,665,217	28,019,204
1900	1,340,631	21,249,492
1901	1,306,714	23,807,093
1902	1,240,124	21,553,144
1903	1,158,539	19,282,983
1904	938,891	16,397,293
1905	1,070,343	18,243,618
1906	1,071,072	19,429,730
1907	869,621	18,667,341
1908	855,920	15,207,680
1909	794,007	15,860,858
1910	761,260	16,090,821
1911	658,256	14,959,381
1912	518,616	9,925,754
1913	499,359	9,973,316
1914	385,696	8,400,937
1915	403,560	8,542,743
1916	397,507	8,243,429
1917	312,313	8,853,221

*The tons of the total movement of articles on all the canals from 1837 to 1917, both years inclusive, were
as follows*

YEAR	Product of the forest	Agriculture	Manufactures	Merchandise	Other articles	Total tons
1837.....	618,741	208,043	81,735	94,777	168,000	1,171,296
1838.....	665,089	255,227	101,526	124,290	186,879	1,333,011
1839.....	667,551	266,052	11,968	132,286	257,826	1,345,713
1840 Genesee Valley canal opened						
1841.....	587,647	393,780	100,367	112,021	222,231	1,416,046
1842.....	645,548	391,905	127,896	141,054	215,258	1,521,661
1843.....	504,597	401,276	98,968	101,446	130,644	1,236,931
1844.....	687,184	455,797	124,277	119,209	126,972	1,513,439
1845.....	864,373	509,387	144,245	141,930	156,651	1,816,586
1846.....	881,774	555,160	160,638	151,450	228,543	1,977,565
1847.....	916,976	814,258	149,006	169,799	218,623	2,268,662
1848.....	1,086,056	1,092,946	176,448	224,890	287,812	2,869,810
1849.....	1,086,080	913,824	202,781	261,458	331,287	2,796,230
1850.....	1,104,940	1,020,259	203,990	255,455	310,088	2,894,732
1851.....	1,261,991	965,619	200,218	269,370	379,419	3,076,617
1852.....	1,393,698	1,125,264	222,529	365,404	475,838	3,582,733
1853.....	1,586,080	1,213,357	207,955	420,295	435,754	3,863,441
1854.....	1,821,525	1,150,924	230,036	458,327	587,041	4,247,853
1855.....	1,768,745	992,839	258,021	406,022	740,235	4,165,862
1856.....	1,534,493	1,047,844	281,873	374,402	784,064	4,022,617
1856.....	1,478,664	1,192,673	284,901	370,768	789,076	4,116,082

1857.....	1,364,002	767,370	232,803	222,954	776,932	3,344,061
1858.....	1,232,968	1,279,891	295,903	188,441	667,989	3,665,192
1859.....	1,542,035	816,784	299,421	211,182	912,262	3,781,684
1860.....	1,509,977	1,682,754	268,759	250,360	938,364	4,650,124
1861.....	1,052,392	2,144,373	280,256	135,096	895,518	4,507,635
1862.....	1,569,674	2,494,036	364,877	167,927	1,002,271	5,598,785
1863.....	1,628,688	2,236,075	319,432	172,278	1,201,219	5,557,692
1864.....	1,478,921	1,572,836	282,354	143,984	1,374,846	4,852,941
1865.....	1,467,315	1,696,091	281,832	154,968	1,129,448	4,729,654
1866.....	1,769,994	1,786,060	302,241	179,878	1,737,047	5,775,220
1867.....	1,744,252	1,438,517	320,844	319,880	1,964,832	5,688,325
1868.....	1,958,309	1,442,147	373,262	324,064	2,344,443	6,442,225
1869.....	1,855,930	1,314,071	342,239	268,970	2,077,870	5,859,080
1870.....	1,916,511	1,309,153	352,497	271,856	2,323,752	6,173,769
1871.....	1,941,297	1,863,868	336,288	288,428	2,038,007	6,467,888
1872.....	1,950,798	1,683,962	325,564	298,758	2,414,288	6,673,370
1873.....	1,582,072	1,750,418	267,820	172,990	2,591,482	6,364,782
1874.....	1,482,753	1,772,583	246,697	132,181	2,170,374	5,804,588
1875.....	1,250,546	1,311,613	275,731	110,141	1,911,827	4,859,858
1876.....	1,175,313	1,067,497	180,201	64,943	1,684,175	4,172,129
1877.....	1,312,526	1,522,317	184,218	83,010	1,853,892	4,955,963
1878.....	1,364,120	1,921,236	220,063	138,064	1,527,837	5,171,320
1879.....	1,368,849	1,850,347	255,303	237,071	1,650,802	5,362,372
1880.....	1,566,764	2,408,358	278,114	355,165	1,849,255	6,457,656
1881.....	1,652,543	1,171,400	250,961	325,775	1,778,513	5,179,192
1882.....	1,771,743	1,173,257	187,535	283,174	2,051,714	5,467,423
1883.....	1,828,643	1,394,581	242,649	310,844	1,887,339	5,664,056
1884.....	1,671,706	1,264,237	205,013	300,480	1,568,052	5,009,488
1885.....	1,595,632	1,108,711	194,714	220,237	1,612,490	4,731,784

The tons of the total movement of articles on all the canals, etc.—(Concluded)

YEAR	Product of the forest	Agriculture	Manufactures	Merchandise	Other articles	Total tons
1886.....	1,523,496	1,537,331	165,760	397,249	1,670,146	5,293,982
1887.....	1,529,809	1,590,509	212,216	378,734	1,842,537	5,553,805
1888.....	1,389,728	1,177,587	153,905	206,437	2,015,291	4,942,948
1889.....	1,567,311	1,330,231	161,074	262,818	2,048,935	5,370,469
1890.....	1,397,862	1,201,916	139,310	769,672	1,737,342	5,246,102
1891.....	1,206,986	1,171,192	109,387	250,083	1,825,824	4,563,472
1892.....	1,249,381	1,038,851	125,781	292,468	1,575,514	4,281,995
1893.....	1,030,604	1,544,146	66,892	216,013	1,474,308	4,331,963
1894.....	872,601	1,412,142	87,241	352,741	1,157,835	3,882,560
1895.....	974,870	644,009	133,911	251,537	1,495,987	3,500,314
1896.....	852,467	1,136,665	152,322	270,603	1,302,837	3,714,894
1897.....	896,971	789,783	152,388	250,872	1,527,790	3,617,804
1898.....	820,668	707,855	175,632	220,107	1,435,801	3,360,063
1899.....	838,449	620,908	159,413	260,063	1,807,218	3,686,051
1900.....	726,984	511,518	142,784	250,436	1,714,219	3,345,941
1901.....	939,191	558,135	129,857	230,615	1,662,815	3,420,613
1902.....	805,067	572,676	131,755	207,972	1,557,140	3,274,610
1903.....	690,161	595,047	130,406	241,564	1,956,207	3,615,385
1904.....	738,793	427,969	129,665	200,472	1,641,648	3,138,547
1905.....	851,098	436,979	132,438	172,665	1,633,716	3,226,896
1906.....	854,610	648,715	170,584	202,285	1,664,713	3,540,907
1907.....	747,736	606,159	96,916	169,258	1,787,845	3,407,914

1908.....	565,443	449,846	106,371	166,061	1,764,156	3,051,877
1909.....	647,739	447,217	163,871	194,273	1,663,436	3,116,536
1910.....	654,094	492,536	145,419	215,446	1,565,917	3,073,412
1911.....	656,500	355,301	137,463	166,419	1,781,385	3,097,068
1912.....	584,964	196,014	119,512	152,982	1,552,644	2,606,116
1913.....	517,761	256,652	90,799	135,080	1,601,743	2,602,035
1914.....	377,127	217,397	83,504	93,095	1,309,727	2,080,850
1915.....	366,618	218,300	107,058	138,549	1,027,589	1,858,114
1916.....	350,047	142,315	65,949	101,543	965,196	1,625,050
1917.....	378,781	45,519	27,658	84,687	760,580	1,297,225

Total tons of each class of articles which came to the Hudson river from the Erie and Champlain canals from 1837 to 1917, both years inclusive

YEAR.	Product of the forest	Agriculture	Manufactures	Merchandise	Other articles	Total tons
1837.....	385,017	151,469	10,124	394	64,777	611,781
1838.....	400,877	182,142	8,478	298	48,677	640,481
1839.....	377,720	163,785	8,565	499	51,559	602,128
1840.....	321,709	302,356	8,665	104	16,178	669,012
1841.....	449,095	272,240	17,891	155	36,953	774,334
1842.....	321,480	293,177	16,015	185	35,769	666,626
1843.....	416,173	346,140	29,493	201	44,854	836,861
1844.....	545,202	383,363	39,957	246	62,627	1,031,395
1845.....	607,930	447,627	49,812	253	99,321	1,204,943
1846.....	603,010	628,454	46,076	1,797	82,892	1,362,319
1847.....	666,113	897,717	51,532	4,831	124,090	1,744,283
1848.....	603,272	685,896	44,867	6,343	107,527	1,447,905
1849.....	665,547	769,600	44,288	5,873	94,638	1,579,949
1850.....	947,768	926,048	39,669	7,105	113,273	2,033,863
1851.....	913,268	891,420	52,302	4,580	115,581	1,977,151
1852.....	1,064,677	989,268	47,512	10,605	122,760	2,234,822
1853.....	1,340,261	932,189	52,817	12,633	167,897	2,505,797
1854.....	1,103,018	846,447	40,082	14,632	219,564	2,223,743
1855.....	877,805	782,604	44,844	15,559	174,781	1,895,593
1856.....	858,771	1,023,417	50,454	14,073	176,754	2,123,469
1857.....	798,986	561,894	55,611	16,987	183,709	1,617,187

1858.	817,613	299,789	74,981	15,233	147,526	1,985,142
1859.	1,123,607	610,317	63,079	15,804	308,865	2,121,672
1860.	1,137,873	1,373,393	66,696	11,235	265,407	2,824,877
1861.	690,586	1,934,247	43,074	8,405	303,832	2,980,144
1862.	968,062	2,152,159	45,502	5,470	231,516	3,402,709
1863.	1,049,559	1,898,253	56,268	5,123	265,524	3,274,727
1864.	1,106,148	1,320,562	79,480	3,469	295,598	2,805,257
1865.	1,051,616	1,379,831	58,211	4,302	236,721	2,730,181
1866.	1,329,884	1,542,035	60,180	6,372	367,136	3,305,607
1867.	1,359,287	1,143,712	77,250	5,196	444,250	2,029,695
1868.	1,459,353	1,229,554	89,814	5,058	453,370	3,237,149
1869.	1,453,419	1,087,105	84,623	4,122	465,873	3,096,142
1870.	1,465,517	1,049,586	91,166	12,118	587,915	3,156,302
1871.	1,347,979	1,571,754	94,911	7,603	473,554	3,495,801
1872.	1,467,865	1,490,248	80,936	7,672	601,223	3,647,994
1873.	1,308,471	1,421,469	46,421	12,091	588,197	3,376,649
1874.	1,192,681	1,470,872	49,426	12,905	497,228	3,223,112
1875.	813,275	1,175,495	70,209	8,341	541,457	2,608,777
1876.	890,725	906,483	44,268	4,364	580,342	2,426,182
1877.	978,366	1,362,700	53,545	5,341	586,860	2,986,812
1878.	1,120,666	1,833,266	56,108	7,367	619,694	3,637,101
1879.	1,043,970	1,710,539	46,928	15,299	469,440	3,286,176
1880.	1,202,207	2,090,283	39,397	30,264	705,251	4,067,402
1881.	1,367,938	1,165,347	53,013	15,466	464,085	3,068,359
1882.	1,397,816	1,024,318	61,876	24,154	559,988	3,068,152
1883.	1,403,174	1,234,463	47,910	27,798	449,152	3,162,497
1884.	1,097,450	1,054,041	56,899	45,538	377,259	2,631,190
1885.	1,284,213	949,870	61,912	48,185	371,039	2,715,219
1886.	1,202,190	1,400,301	50,704	65,988	495,708	3,215,177

Total tons of each class of articles which came to the Hudson river from Erie and Champlain canals, etc.—
(Concluded)

YEAR	Product of the forest	Agriculture	Manufactures	Merchandise	Other articles	Total tons
1887.....	1,206,279	1,412,166	52,566	21,710	466,202	3,158,923
1888.....	1,074,279	972,746	73,027	20,364	444,245	2,584,661
1889.....	1,065,747	976,660	75,250	16,428	489,751	2,623,836
1890.....	1,086,408	901,407	65,098	524,179	447,673	3,024,765
1891.....	817,228	980,612	51,524	53,924	383,549	2,286,855
1892.....	997,436	865,958	71,380	53,946	347,799	2,366,519
1893.....	784,052	1,348,103	37,972	46,526	313,192	2,565,845
1894.....	676,155	1,189,935	58,646	103,430	228,729	2,256,895
1895.....	649,605	442,595	96,356	40,306	374,883	1,603,745
1896.....	603,545	963,253	84,605	35,107	386,868	2,073,378
1897.....	634,618	633,753	108,871	32,830	486,146	1,878,218
1898.....	527,830	552,054	94,465	27,239	342,985	1,544,573
1899.....	584,668	465,266	114,659	17,771	482,853	1,665,217
1900.....	444,719	369,984	112,960	15,193	397,775	1,340,631
1901.....	382,822	429,356	75,803	11,257	355,165	1,254,403
1902.....	336,242	407,281	88,804	9,701	361,056	1,203,084
1903.....	296,425	417,418	111,132	7,617	325,947	1,158,539
1904.....	253,525	292,756	119,837	4,250	268,323	938,691
1905.....	328,517	302,173	116,057	6,446	317,150	1,070,343
1906.....	320,177	374,422	108,880	6,553	261,040	1,071,072
1907.....	232,625	329,707	65,680	5,357	236,352	869,621

1908..	155,507	255,925	80,984	4,880	358,624	855,920
1909..	197,667	269,031	113,850	10,500	202,959	794,007
1910..	200,807	301,646	103,448	9,216	146,143	761,260
1911..	191,649	227,168	99,864	4,107	135,468	658,256
1912..	222,168	111,056	89,069	4,933	91,390	518,616
1913..	166,805	132,782	64,709	7,578	127,485	499,359
1914..	111,555	122,164	67,490	4,325	80,162	385,696
1915..	139,380	82,895	90,599	9,216	81,470	403,560
1916..	162,373	48,025	60,482	3,400	123,227	397,507
1917..	181,764	26,831	27,574	11,221	64,923	312,313

The tonnage of the canals for the season of 1917 was composed of the following described class of articles:

	Tons
Product of the forest.....	378,781
Agriculture	45,519
Manufactures	27,658
Merchandise	84,687
Other articles	760,580
	<hr/>
Total tons	1,297,225
	<hr/> <hr/>

Of this amount:

	Tons
Erie canal carried.....	675,083
Champlain canal carried.....	515,754
Black River canal carried.....	14,821
Cayuga and Seneca canal carried.....	17,525
Oswego canal carried.....	74,042
	<hr/>
Total tons	1,297,225
	<hr/> <hr/>

EXPORTS of flour, wheat and corn from New York, Baltimore, Philadelphia, Boston, New Orleans and Montreal
and the percentage of the exports from each port

	Flour, barrels	Wheat, bushels	Corn, bushels	PERCENTAGE OF TOTAL EXPORTS AT PLACES NAMED		
				Flour	Wheat	Corn
	1880	1880	1880			
New York	4,215,415	61,909,929	49,875,430	56.2	49.3	43.9
Boston	1,105,473	3,513,817	11,454,256	14.7	02.8	10.0
Philadelphia	288,656	12,342,492	18,172,396	03.8	09.9	16.0
Baltimore	525,985	33,678,376	15,244,895	07.0	26.8	13.4
Montreal	729,007	9,084,266	7,622,161	09.9	07.1	06.8
New Orleans	626,418	5,169,497	11,177,045	08.4	04.1	09.9
Total.....	7,500,950	125,698,377	113,546,183			
	17,166	29,285,366	39,154,785	00.2	23.2	34.4
	1881	1881	1881			
New York	4,507,052	41,788,708	31,614,480	59.9	48.2	42.7
Boston	1,109,583	3,081,232	8,038,627	14.8	03.6	10.8
Philadelphia	190,842	8,860,522	6,799,457	02.5	10.2	09.2
Baltimore	437,701	19,682,935	12,650,303	05.8	22.7	17.2

During the year 1880 the canals carried
through freight going east.....

Exports of flour, wheat and corn from New York, etc.—(Continued)

	Flour, barrels	Wheat, bushels	Corn, bushels	PERCENTAGE OF TOTAL EXPORTS AT PLACES NAMED		
				Flour	Wheat	Corn
Montreal	1881 632,821	1881 6,554,622	1881 3,359,084	08.4	07.6	04.5
New Orleans	642,460	6,707,982	11,508,685	08.6	07.7	15.6
Total	7,520,459	86,676,001	73,970,636			
During the year 1881 the canals carried through freight going east . . . . .	.....	12,146,166	15,156,571	.....	14.0	20.3
New York	1882 4,619,499	1882 37,020,103	1882 9,012,373	55.5	50.8	50.7
Boston	1,468,146	2,843,058	2,100,503	17.6	04.0	11.8
Philadelphia	246,147	5,759,947	839,024	02.9	07.9	04.8
Baltimore	490,734	17,465,976	1,126,055	05.9	23.8	06.4
Montreal	775,862	6,913,290	672,850	09.3	09.5	03.7
New Orleans	729,749	2,890,698	4,024,325	08.8	04.0	22.6
Total	8,330,137	72,893,072	17,775,130			
During the year 1882 the canals carried through freight going east . . . . .	.....	18,901,666	7,270,607	.....	25.9	04.0

New York	1883	1883	1883				
Boston	4,330,146	20,049,200	22,222,754	56.3	43.6	44.5	
Philadelphia	1,766,173	694,384	4,634,509	22.9	01.5	09.3	
Baltimore	362,877	4,372,777	5,435,642	04.7	09.5	10.9	
Montreal	441,477	15,245,868	10,012,247	05.7	33.1	20.1	
New Orleans	776,242	5,008,167	4,530,731	10.1	10.1	09.1	
	22,061	651,430	3,061,224	00.3	01.4	06.1	
Total	7,698,975	46,021,826	49,897,107				
During the year 1883 the canals carried through freight going east		16,466,633	16,799,321		35.7	33.6	
	1884	1884	1884				
New York	3,907,021	28,687,362	11,862,158	51.6	49.4	38.5	
Boston	2,173,842	1,692,081	4,247,071	28.7	02.9	13.8	
Philadelphia	203,460	5,775,658	1,610,392	02.6	09.9	05.2	
Baltimore	444,249	16,524,524	5,651,605	05.9	28.4	18.3	
Montreal	844,019	3,967,457	3,316,053	11.2	06.9	10.8	
New Orleans	Not reported	1,405,219	4,089,507		02.5	13.4	
Total	7,572,591	58,052,301	30,776,786				
During the year 1884 the canals carried through freight going east	213	24,322,200	5,638,357				

Exports of flour, wheat and corn from New York, etc.—(Continued)

	Flour, barrels	Wheat, bushels	Corn, bushels	PERCENTAGE OF TOTAL EXPORTS AT PLACES NAMED		
				Flour	Wheat	Corn
New York	1885 3,763,029	1885 16,286,800	1885 26,259,528	45.7	54.9	43.8
Boston	1,972,326	1,062,293	3,647,244	23.9	03.5	06.1
Philadelphia	695,287	3,369,915	6,028,564	08.4	11.1	10.1
Baltimore	1,093,098	4,575,262	13,752,196	13.3	15.1	22.9
New Orleans	25,158	96,930	7,825,641	00.3	00.3	13.1
Montreal	679,426	4,221,283	2,378,827	08.4	15.4	04.0
Total	8,228,319	29,612,483	59,891,800	100.0	100.0	100.0
During the season of 1885 the canals car- ried through freight going east	296	16,379,100	10,883,500	.....	55.3	.....
New York	1890 3,417,399	1890 12,549,946	1890 24,550,165	.....	.....	.....
Boston	1,289,197	497,889	4,590,085	.....	.....	.....
Philadelphia	844,480	699,274	16,844,797	.....	.....	.....
Baltimore	2,624,282	4,817,614	18,854,951	.....	.....	.....
Montreal	824,952	2,243,666	4,970,236	.....	.....	.....
Total	9,000,210	20,808,389	69,730,234	.....	.....	.....

New York	1891 3,978,076	1891 46,514,096	1891 12,918,911	.....
Boston	1,560,673	2,196,782	3,946,411	.....
Philadelphia	1,156,342	6,876,608	2,782,678	.....
Baltimore	2,703,715	16,073,292	4,096,234	.....
Montreal	795,452	6,230,224	2,252,662	.....
New Orleans	52,015	10,336,496	1,912,173	.....
Total	10,246,273	88,227,498	27,810,069	.....
New York	1892 6,034,260	1892 45,259,966	1892 18,293,353	.....
Boston	2,090,720	6,375,123	2,811,277	.....
Philadelphia	1,843,647	9,994,024	19,454,590	.....
Baltimore	3,661,643	16,661,559	18,995,907	.....
Montreal	601,243	8,379,562	1,763,854	.....
New Orleans	227,432	14,207,443	7,380,678	.....
Total	14,458,925	100,877,677	68,699,659	.....
New York	1893 6,032,903	1893 38,047,932	1893 12,802,039	.....
Boston	1,855,471	3,934,125	5,505,966	.....
Philadelphia	1,376,434	5,657,398	3,985,406	.....
Baltimore	3,331,374	13,048,702	7,486,403	.....
Montreal, to November 1, only	414,522	6,504,176	9,047,524	.....
Total	13,010,704	67,192,333	38,827,338	.....

Exports of flour, wheat and corn from New York, etc.—(Continued)

	Flour, barrels	Wheat, bushels	Corn, bushels	PERCENTAGE OF TOTAL EXPORTS AT PLACES NAMED		
				Flour	Wheat	Corn
	1894	1894	1894			
New York	5,814,657	21,612,790	10,329,787	.....	.....	.....
Boston	1,887,272	3,519,250	3,808,243	.....	.....	.....
Philadelphia	1,106,656	3,792,700	2,408,546	.....	.....	.....
Baltimore	2,725,321	7,875,548	7,064,799	.....	.....	.....
Montreal	654,192	5,502,128	2,104,912	.....	.....	.....
Total.....	12,188,098	42,302,416	25,716,287	.....	.....	.....
	1895	1895	1895			
New York	4,009,157	18,348,193	17,891,140	.....	.....	.....
Boston	1,144,006	4,224,773	5,117,436	.....	.....	.....
Philadelphia	848,220	1,521,226	2,624,404	.....	.....	.....
Baltimore	2,315,196	3,880,536	7,252,590	.....	.....	.....
Montreal	1,341,752	3,827,201	2,462,306	.....	.....	.....
Total.....	9,958,331	31,801,929	35,347,876	.....	.....	.....

New York	1896	1896	1896	.....	.....	.....
Boston	4,817,439	18,476,263	19,160,190	.....	.....	.....
Philadelphia	1,457,586	9,838,955	5,893,809	.....	.....	.....
Baltimore	654,188	4,863,886	829,376	.....	.....	.....
Montreal	8,065,845	6,589,856	26,382,182	.....	.....	.....
	772,186	7,027,058	6,778,896	.....	.....	.....
Total.....	10,767,064	46,796,018	58,893,853	.....	.....	.....
New York	1897	1897	1897	.....	.....	.....
Boston	4,699,767	25,085,898	33,206,509	.....	.....	.....
Philadelphia	1,808,731	9,592,108	9,424,644	.....	.....	.....
Baltimore	815,181	4,801,606	25,140,487	.....	.....	.....
Montreal	2,325,803	15,304,039	43,048,008	.....	.....	.....
	585,813	9,899,808	9,210,232	.....	.....	.....
Total.....	9,695,995	64,682,957	120,029,870	.....	.....	.....
New York	1898	1898	1898	.....	.....	.....
Boston	4,738,214	49,909,158	39,632,273	.....	.....	.....
Philadelphia	1,579,687	12,288,159	11,542,828	.....	.....	.....
Baltimore	1,614,423	5,660,284	29,851,346	.....	.....	.....
Montreal	2,813,166	18,542,034	45,096,477	.....	.....	.....
	857,558	8,989,669	19,214,299	.....	.....	.....
Total.....	11,603,051	95,389,395	145,837,223	.....	.....	.....

Exports of flour, wheat and corn from New York, etc.—(Continued)

	Flour, barrels	Wheat, bushels	Corn, bushels	PERCENTAGE OF TOTAL EXPORTS AT PLACES NAMED		
				Flour	Wheat	Corn
New York	1899 4,741,035	1899 26,830,386	1899 40,429,477	.....	.....	.....
Boston	1,528,257	11,567,847	17,337,608	.....	.....	.....
Philadelphia	2,101,435	4,013,927	29,458,334	.....	.....	.....
Baltimore	3,367,485	9,549,270	46,786,127	.....	.....	.....
Montreal . . . . .	.....	.....	.....	.....	.....	.....
Total	11,738,212	51,961,430	134,011,546	.....	.....	.....
New York	1900 4,487,306	1900 18,259,428	1900 43,532,024	37.24	31.70	26.22
Boston	1,606,175	11,028,357	14,072,326	13.33	19.15	8.47
Philadelphia	2,174,567	5,310,213	33,345,171	18.05	9.22	20.08
Baltimore	3,003,787	4,529,811	40,535,023	24.93	7.87	24.41
New Orleans	374,026	8,059,677	23,403,453	3.10	13.99	14.09
Montreal	403,385	10,408,501	11,168,489	3.35	18.07	6.73
Total	12,049,246	57,595,987	166,056,486	100	100	100

New York	1901	1901	1901	1901	1901	1901	1901	1901
Boston	4,092,711	27,140,338	23,831,380	33.10	23.76	26.03		
Philadelphia	1,496,163	17,910,887	10,331,712	12.10	15.67	11.28		
Baltimore	2,237,527	11,230,755	15,793,304	19.10	9.85	17.25		
New Orleans	3,324,953	19,962,737	24,711,790	26.90	17.47	26.99		
Montreal	688,222	24,410,979	12,832,139	5.56	21.35	14.02		
	524,494	13,594,686	4,059,790	4.24	11.90	4.43		
Total	12,364,070	114,250,432	91,560,115	100	100	100		
New York	1902	1902	1902	1902	1902	1902	1902	1902
Boston	4,149,129	19,955,526	3,052,715	34.47	25.17	22.66		
Philadelphia	901,325	8,545,795	804,038	7.50	10.66	5.97		
Baltimore	2,521,791	11,230,755	15,793,304	18.10	9.85	17.25		
Montreal	3,074,335	9,470,012	4,501,555	25.54	11.94	33.40		
New Orleans	777,810	16,951,132	237,328	6.46	21.38	1.77		
	612,290	15,643,745	2,454,128	5.08	19.73	18.22		
Total	12,036,680	79,291,667	13,473,201	100	100	100		
New York	1903	1903	1903	1903	1903	1903	1903	1903
Boston	4,281,084	9,435,934	22,068,881	31.43	21	28.31		
Philadelphia	767,044	2,867,994	6,627,107	5.63	6.38	8.50		
Baltimore	2,664,177	1,600,790	9,994,838	19.56	3.57	12.82		
Montreal	3,489,618	3,160,614	19,113,566	25.62	7.04	24.52		
New Orleans	1,045,631	15,871,969	6,811,590	7.67	35.33	8.75		
	1,374,344	11,989,273	13,332,213	10.09	26.68	17.10		
Total	13,621,898	44,926,574	77,943,185	100	100	100		

Exports of flour, wheat and corn from New York, etc.—(Continued)

	Flour, barrels	Wheat, bushels	Corn, bushels	PERCENTAGE OF TOTAL EXPORTS AT PLACES NAMED		
				Flour	Wheat	Corn
New York	1904 2,672,766	1904 425,874	1904 9,433,283	36.69	4.20	25.53
Boston	610,103	156,164	3,693,404	8.38	1.54	10.00
Philadelphia	1,256,151	8,000	6,169,968	17.24	0.08	16.69
Baltimore	1,281,266	140,262	7,716,237	17.59	1.39	20.84
Montreal	840,005	7,507,266	3,721,583	11.53	74.12	10.07
New Orleans	624,337	1,891,064	6,233,417	8.57	18.67	16.87
Total	7,284,628	10,128,630	36,957,892	100	100	100
New York	1905 2,550,938	1905 3,666,201	1905 27,283,344	38.43	22.63	31.20
Boston	491,418	119,677	10,714,804	7.40	0.76	12.25
Philadelphia	1,264,227	640,448	7,647,880	19.04	3.95	8.75
Baltimore	1,226,033	1,304,456	15,415,604	18.47	8.05	17.63
Montreal	538,307	9,916,687	5,883,842	8.11	61.22	6.73
New Orleans	567,398	549,356	20,498,474	8.55	3.39	23.44
Total	6,638,321	16,196,825	87,443,948	100	100	100

New York	1906	1906	1906	1906	1906	1906	1906
Boston	3,038,838	14,913,686	20,779,730	33.64	32.67	25.74	
Philadelphia	735,319	1,983,993	4,174,403	8.13	4.34	5.18	
Baltimore	2,011,441	4,749,586	9,408,537	22.27	10.40	11.66	
New Orleans	1,547,891	4,138,389	24,611,513	17.13	9.06	30.49	
Montreal	996,825	5,583,993	17,294,135	11.04	12.23	21.43	
	703,211	14,389,551	4,438,283	7.79	31.30	5.50	
Total	9,033,525	45,659,198	80,706,600	100	100	100	
New York	1907	1907	1907	1907	1907	1907	1907
Boston	3,045,125	22,769,338	21,253,050	32.09	31.39	32.72	
Philadelphia	862,004	4,360,382	5,303,997	9.09	6.02	8.17	
Baltimore	2,421,406	11,295,013	6,855,029	25.52	15.58	10.55	
Montreal	1,823,407	8,057,570	19,829,427	19.21	11.11	30.52	
New Orleans	861,936	20,949,496	4,830,251	9.08	28.88	7.44	
	475,655	5,089,669	6,884,482	5.01	7.02	10.60	
Total	9,489,533	72,521,468	64,956,236	100	100	100	
New York	1908	1908	1908	1908	1908	1908	1908
Boston	3,410,944	20,578,026	4,686,576	37.35	27.46	20.56	
Philadelphia	726,632	2,533,460	1,022,338	7.95	3.40	4.46	
Baltimore	2,299,149	11,731,982	1,626,381	25.18	15.66	7.15	
Montreal	1,347,098	9,168,368	10,606,954	14.75	12.24	46.53	
New Orleans	746,073	27,405,034	268,433	8.17	36.59	1.18	
	602,838	3,477,388	4,586,461	6.60	4.65	20.12	
Total	9,132,734	74,894,258	22,797,143	100	100	100	

Exports of flour, wheat and corn from New York, etc.—(Continued)

	Flour, barrels	Wheat, bushels	Corn, bushels	PERCENTAGE OF TOTAL EXPORTS AT PLACES NAMED		
				Flour	Wheat	Corn
New York	1909 2,991,063	1909 12,587,537	1909 4,149,506	36.38	25.97	18.00
Boston	461,332	870,339	2,029,923	5.61	1.80	8.80
Philadelphia	1,708,721	5,245,290	3,473,940	20.80	10.82	15.05
Baltimore	906,169	2,991,527	6,772,959	11.02	6.18	29.35
Montreal	1,602,904	25,004,491	424,183	19.49	51.58	1.85
New Orleans	550,858	1,773,641	6,225,837	6.70	3.65	26.95
Total	8,221,047	48,472,825	23,076,348	100	100	100
New York	1910 2,963,869	1910 2,449,860	1910 7,242,901	44.06	8.45	25.42
Boston	380,794	721,590	2,719,018	5.66	2.49	9.55
Philadelphia	995,687	2,758,039	804,305	14.80	9.51	2.82
Baltimore	738,974	2,768,320	7,767,084	10.99	9.53	27.26
Montreal	1,074,574	20,089,558	2,751,562	15.97	69.27	9.65
New Orleans	572,801	213,687	7,205,151	8.52	0.75	25.30
Total	6,726,699	29,001,054	28,490,021	100	100	100

New York	1911 3,587,628	1911 7,343,573	1911 12,634,740	44.06	20.55	26.92
Boston	389,252	1,432,599	6,306,561	4.78	4.01	13.43
Philadelphia	994,591	3,283,341	5,115,233	12.21	9.13	10.90
Baltimore	982,354	5,382,748	11,371,720	12.07	15.06	24.23
Montreal	1,509,583	17,718,723	5,720,427	18.54	49.55	12.21
New Orleans	679,156	602,417	5,793,673	8.34	1.70	12.31
Total	8,142,564	35,763,401	46,942,354	100	100	100
New York	1912 3,511,743	1912 16,720,248	1912 4,971,768	47.72	26.00	24.05
Boston	81,345	734,298	1,740,355	1.11	1.14	8.42
Philadelphia	843,169	5,106,567	739,610	11.46	7.93	3.58
Baltimore	739,942	3,187,788	9,773,768	10.06	4.96	47.30
Montreal	1,556,173	30,652,475	.....	21.14	47.65	.....
New Orleans	626,595	7,926,974	3,440,620	8.51	12.32	16.65
Total	7,358,967	64,328,350	20,666,121	100	100	100
New York	1913 4,023,661	1913 25,602,631	1913 5,930,564	44.00	25.64	17.36
Boston	238,229	5,678,052	4,083,959	2.61	5.69	11.93
Philadelphia	1,172,232	7,164,386	1,708,772	12.82	7.18	5.02
Baltimore	878,585	13,350,162	18,275,534	9.61	13.36	53.51
Montreal	1,760,653	33,706,089	50,820	19.25	33.75	0.16
New Orleans	1,071,074	14,355,235	4,103,630	11.71	14.38	12.02
Total	9,144,434	99,856,555	34,153,279	100	100	100

Exports of flour, wheat and corn from New York, etc.—(Concluded)

	Flour, barrels	Wheat, bushels	Corn, bushels	PERCENTAGE OF TOTAL EXPORTS AT PLACES NAMED		
				Flour	Wheat	Corn
	1914	1914	1914			
New York	4,852,039	28,799,431	3,548,100	42.27	18.95	40.53
Boston	289,945	3,858,122	145,467	2.53	2.54	1.66
Philadelphia	1,060,613	11,194,626	309,332	9.25	7.36	3.53
Baltimore	916,243	15,058,021	2,998,890	7.95	9.95	34.25
Montreal	2,762,139	61,484,474	.....	24.07	40.45	.....
New Orleans	1,598,537	31,547,132	1,753,434	13.93	20.75	20.03
Total	11,479,516	151,941,806	8,755,223	100	100	100
	1915	1915	1915			
New York	7,120,089	50,771,732	9,369,568	55.92	30.84	27.86
Boston	484,154	3,920,062	673,962	3.80	2.39	2.04
Philadelphia	916,668	24,377,693	1,878,640	7.20	14.80	5.59
Baltimore	861,083	21,563,399	17,477,008	6.76	13.09	51.98
Montreal	1,136,828	34,025,088	166,734	8.93	20.67	0.47
New Orleans	2,213,846	29,970,584	4,055,437	17.39	18.21	12.06
Total	12,732,668	164,628,553	33,621,349	100	100	100

New York	1916 4,543,731	1916 39,755,160	1916 6,262,866	33.55	25.90	15.41
Boston	243,370	2,826,697	2,284,117	1.78	1.84	5.62
Philadelphia	1,087,323	23,903,855	2,979,023	8.02	15.56	7.33
Baltimore	2,227,601	29,710,675	19,128,727	16.43	19.35	47.08
Montreal	3,338,040	34,602,005	4,879,654	24.63	22.53	12.01
New Orleans	2,114,068	23,785,121	5,100,415	15.59	14.82	12.55
Total	13,554,133	153,583,513	40,634,802	100	100	100
New York	1917 3,948,010	1917 28,053,452	1917 12,474,570	27.28	22.97	32.02
Boston	408,121	750,130	1,157,120	2.82	0.61	2.96
Philadelphia	1,065,498	21,485,805	2,845,013	7.36	17.60	7.31
Baltimore	2,031,178	19,536,867	15,474,758	14.04	16.00	39.73
Montreal	4,195,667	35,313,814	1,908,114	29.00	28.92	4.90
New Orleans	2,821,224	16,961,976	5,094,397	19.50	13.90	13.08
Total	14,469,698	123,102,044	38,953,972	100	100	100

STATEMENT of lockages during the season of 1917

DATE	ERIE CANAL		
	Lock No. 1	Lower side cut	Upper side cut, river lock
May	29	18	35
June	38	24	88
July	81	12	154
August	55	.....	173
September	81	25	91
October	80	46	77
November . . . . .	.....	10	50
Total	364	135	668

Statement of lockages during the season of 1917 — (Continued)

DATE	ERIE CANAL		
	Lock No. 49	Lock No. 50	Lock No. 66
May	194	120	108
June	411	357	298
July	371	358	356
August	371	382	334
September	340	302	285
October	279	255	236
November	242	137	186
Total	2,208	1,911	1,803

Statement of lockages during the season of 1917 — (Continued)

DATE	ERIE CANAL			
	Barge Canal locks, Lockport, Nos. 34 & 35	Tonawanda lock	Lock No. 72	Junction lock
May	111	160	51	6
June	274	391	301	6
July	290	741	386	13
August	300	875	338	29
September	284	784	370	14
October	204	465	287	17
November . . . . .	.....	201	147	9
Total	1,463	3,617	1,880	94

Statement of lockages during the season of 1917 — (Continued)

DATE	Champlain Canal, Guard lock	Oswego Canal, Lock No. 1	Black River Canal, Lock No. 1
May	468	90	.....
June	390	204	34
July	586	258	50
August	560	275	56
September	481	216	50
October	539	193	48
November	433	142	24
Total	3,457	1,378	262

Statement of lockages during the season of 1917 — (Concluded)

DATE	CAYUGA AND SENECA CANAL		
	Montezuma lock	Waterloo lock	Mud lock
May	16	10	10
June	49	26	45
July	66	21	52
August	73	31	45
September	67	38	47
October	78	24	48
November	22	6	16
Total	361	186	263

STATEMENT of the tons of property moved on each and all the canals, comprising the tons of total movement

YEAR	Erie	Champlain	Oswego	Cayuga and Seneca	Chemung	Crooked Lake
1837.....	667,151	261,659	161,353	20,274	20,288	24,258
1838.....	744,848	266,558	222,697	23,541	30,256	30,336
1839.....	845,007	263,552	221,300	26,300	36,089	26,823
1840.....	829,960	245,229	219,627	32,486	34,217	24,026
1841.....	906,442	276,418	135,689	34,634	63,042	33,030
1842.....	712,310	230,844	129,498	31,716	54,866	18,660
1843.....	819,216	262,212	240,571	25,998	66,247	31,856
1844.....	945,944	269,546	326,607	31,099	88,231	32,589
1845.....	1,038,700	266,922	340,481	46,464	114,740	39,489
1846.....	1,264,408	280,480	351,511	61,014	124,768	35,556
1847.....	1,661,575	313,124	441,096	58,204	189,165	36,318
1848.....	1,599,965	293,889	490,147	46,252	150,691	34,155
1849.....	1,622,444	321,345	557,637	40,440	135,867	36,317
1850.....	1,635,089	460,219	583,346	42,379	128,263	38,797
1851.....	1,955,265	513,793	676,321	37,084	159,563	29,899
1852.....	2,159,334	531,001	684,191	47,275	187,577	35,757
1853.....	2,198,308	608,354	761,276	58,793	249,980	53,985
1854.....	2,224,008	602,913	611,533	72,995	270,978	25,349
1855.....	2,202,463	537,108	654,399	76,744	223,271	25,850
1856.....	2,107,678	611,610	657,381	131,907	245,621	28,559
1857.....	1,566,624	547,236	605,218	120,435	187,201	16,571
1858.....	1,767,004	608,918	688,960	75,968	205,168	16,318
1859.....	1,753,954	751,046	612,390	80,602	256,323	17,933

Statement of the tons of property moved on each and all the canals, etc.—(Continued)

YEAR	Erie	Champlain	Oswego	Cayuga and Seneca	Chemung	Crooked Lake
1860.....	2,253,533	681,157	1,080,076	98,678	226,051	14,723
1861.....	2,500,782	545,930	852,920	100,992	208,792	12,329
1862.....	3,204,277	647,318	1,063,413	125,659	243,628	19,632
1863.....	2,955,302	878,920	992,173	119,704	307,151	11,230
1864.....	2,535,792	846,790	765,079	185,161	280,834	6,316
1865.....	2,523,490	815,311	825,649	192,312	164,796	9,376
1866.....	2,896,027	1,001,493	990,809	368,223	226,510	12,189
1867.....	2,920,578	1,047,440	940,136	389,704	145,627	6,558
1868.....	3,346,986	1,120,585	958,444	515,295	165,875	4,451
1869.....	2,845,072	1,059,339	934,638	533,516	245,761	7,541
1870.....	3,083,132	1,143,719	917,728	527,728	206,535	15,825
1871.....	3,580,922	1,099,995	941,858	445,186	173,281	12,024
1872.....	3,562,560	1,449,528	832,490	386,977	217,263	7,145
1873.....	3,602,535	1,195,390	655,588	437,382	257,962	12,831
1874.....	3,097,122	1,268,292	665,408	378,825	205,602	9,286
1875.....	2,787,226	1,077,746	486,530	224,492	129,425	.....
1876.....	2,418,422	910,151	370,330	137,264	214,448	.....
1877.....	3,254,367	1,021,782	319,327	247,864	12,026	.....
1878.....	3,608,634	1,040,912	257,254	168,201	8,767	.....
1879.....	3,820,027	1,012,005	333,713	117,027	.....	.....
1880.....	4,608,651	1,200,503	427,863	125,331	.....	.....
1881.....	3,598,721	986,079	394,542	99,617	.....	.....
1882.....	3,694,364	1,097,343	445,295	123,448	.....	.....

1883.....	3,587,102	1,366,358	276,350	134,631	.....
1884.....	3,389,555	1,118,073	260,541	119,990	.....
1885.....	3,208,207	1,139,402	213,070	64,125	.....
1886.....	3,808,642	1,119,663	186,484	64,995	.....
1887.....	3,840,513	1,229,335	176,177	195,933	.....
1888.....	3,321,516	1,198,305	134,078	201,237	.....
1889.....	3,673,554	1,187,038	170,078	196,138	.....
1890.....	3,303,929	1,520,757	225,936	63,419	.....
1891.....	3,097,853	1,101,126	161,426	80,954	.....
1892.....	2,978,832	1,021,139	90,886	75,669	.....
1893.....	3,235,726	848,965	92,634	38,761	.....
1894.....	3,144,144	550,279	98,843	33,270	.....
1895.....	2,356,084	966,335	64,154	49,050	.....
1896.....	2,742,438	802,519	57,245	54,739	.....
1897.....	2,584,906	797,637	53,537	110,277	.....
1898.....	2,338,020	804,076	47,662	100,342	.....
1899.....	2,419,084	1,043,315	49,373	113,476	.....
1900.....	2,145,876	972,867	31,742	130,126	.....
1901.....	2,257,035	885,641	43,210	166,258	.....
1902.....	2,105,876	766,615	143,707	155,152	.....
1903.....	2,414,018	801,649	184,434	116,918	.....
1904.....	1,945,708	796,468	170,342	140,656	.....
1905.....	1,999,824	833,550	178,777	123,927	.....
1906.....	2,385,491	740,983	172,228	164,874	.....
1907.....	2,415,548	678,506	143,277	112,570	.....
1908.....	2,177,443	614,762	92,831	81,029	.....
1909.....	2,031,307	732,125	121,717	84,957	.....
1910.....	2,023,185	684,027	110,079	80,125	.....
1911.....	2,031,735	770,668	113,891	98,854	.....

Statement of the tons of property moved on each and all the canals, etc.—(Continued)

YEAR	Erie	Champlain	Oswego	Cayuga and Seneca	Chemung	Crooked Lake
1912.....	1,795,069	590,723	83,580	80,753	.....	.....
1913.....	1,788,453	554,892	61,554	149,874	.....	.....
1914.....	1,361,764	492,014	55,705	128,698	.....	.....
1915.....	1,155,235	503,030	142,312	26,384	.....	.....
1916.....	917,689	506,528	135,948	44,421	.....	.....
1917.....	675,083	515,754	74,042	17,525	.....	.....

Statement of the tons of property moved on each and all the canals, etc.—(Continued)

YEAR	Chenango	Genesee Valley	Black River	Onelda Lake	Baldwinsville	Total
1837.....	8,213	.....	.....	.....	.....	1,171,296
1838.....	14,778	.....	.....	.....	.....	1,333,011
1839.....	16,928	.....	.....	.....	.....	1,435,713
1840.....	16,848	13,653	.....	.....	.....	1,416,046
1841.....	23,365	26,892	.....	22,150	.....	1,521,681
1842.....	17,177	41,860	.....	.....	.....	1,236,931
1843.....	19,026	48,313	.....	26,445	.....	1,513,439
1844.....	31,472	65,077	.....	25,991	.....	1,816,586
1845.....	38,305	73,546	.....	28,808	.....	1,977,565
1846.....	41,112	87,614	.....	22,188	.....	2,268,662
1847.....	44,051	95,632	.....	30,642	.....	2,849,810
1848.....	35,207	98,467	.....	47,451	.....	2,796,230
1849.....	36,557	84,674	.....	59,451	.....	2,794,732
1850.....	41,892	89,804	.....	65,828	.....	3,076,617
1851.....	40,307	100,000	25,320	45,049	.....	3,582,733
1852.....	44,939	122,901	36,597	43,969	.....	3,863,441
1853.....	76,538	157,164	41,924	43,351	.....	4,247,853
1854.....	77,124	158,942	55,525	34,532	31,945	4,165,862
1855.....	89,390	102,321	51,347	27,116	32,608	4,022,617
1856.....	105,502	113,731	68,126	18,485	27,481	4,116,082
1857.....	96,722	114,576	69,135	19,343	.....	3,344,061
1858.....	72,526	118,303	62,353	19,675	.....	3,665,192
1859.....	89,691	124,263	75,946	19,536	.....	3,981,648

Statement of the tons of property moved on each and all the canals, etc.—(Continued)

YEAR	Chenango	Genesee Valley	Black River	Onelda Lake	Baldwinsville	Total
1860..	83,635	123,602	70,687	18,672	.....	4,650,214
1861..	91,661	94,329	69,930	30,060	.....	4,707,635
1862..	79,442	129,974	85,442	.....	.....	5,598,785
1863..	90,215	112,549	90,448	.....	.....	5,557,692
1864..	89,021	71,411	72,519	.....	.....	4,852,941
1865..	68,822	56,581	73,317	.....	.....	4,729,654
1866..	107,472	86,579	85,908	.....	.....	5,775,220
1867..	103,064	64,679	70,539	.....	.....	5,688,325
1868..	112,455	138,364	79,770	.....	.....	6,442,225
1869..	83,527	69,141	80,550	.....	.....	5,859,080
1870..	102,820	79,733	96,329	.....	.....	6,173,769
1871..	39,793	85,269	89,560	.....	.....	6,467,888
1872..	26,519	96,113	94,776	.....	.....	6,673,370
1873..	30,317	86,770	86,017	.....	.....	6,364,782
1874..	33,059	69,393	77,601	.....	.....	5,804,588
1875..	23,769	64,677	65,993	.....	.....	4,859,858
1876..	6,227	47,360	67,927	.....	.....	4,172,129
1877..	.....	37,311	63,286	.....	.....	4,955,963
1878..	.....	18,569	68,983	.....	.....	5,171,320
1879..	.....	.....	79,600	.....	.....	5,362,372
1880..	.....	.....	75,308	.....	.....	6,457,656
1881..	.....	.....	100,233	.....	.....	5,179,192
1882..	.....	.....	106,933	.....	.....	5,467,423

1883.....	128,656	.....	.....	5,664,056
1884.....	116,359	.....	.....	5,009,488
1885.....	106,971	.....	.....	4,731,784
1886.....	114,198	.....	.....	5,293,982
1887.....	111,847	.....	.....	5,553,805
1888.....	118,213	.....	.....	4,942,948
1889.....	143,561	.....	.....	5,370,369
1890.....	132,061	.....	.....	5,246,102
1891.....	122,111	.....	.....	4,563,472
1892.....	115,469	.....	.....	4,231,995
1893.....	115,877	.....	.....	4,331,963
1894.....	56,024	.....	.....	3,882,560
1895.....	64,691	.....	.....	3,500,314
1896.....	57,953	.....	.....	3,714,894
1897.....	71,447	.....	.....	3,617,894
1898.....	69,963	.....	.....	3,360,083
1899.....	69,803	.....	.....	3,686,051
1900.....	65,330	.....	.....	3,345,941
1901.....	68,469	.....	.....	3,420,613
1902.....	103,260	.....	.....	3,274,610
1903.....	98,366	.....	.....	3,615,385
1904.....	85,373	.....	.....	3,138,547
1905.....	90,818	.....	.....	3,226,896
1906.....	77,331	.....	.....	3,540,907
1907.....	58,013	.....	.....	3,407,914
1908.....	85,812	.....	.....	3,051,877
1909.....	146,430	.....	.....	3,116,536
1910.....	175,996	.....	.....	3,073,412
1911.....	81,920	.....	.....	3,097,068

Statement of the tons of property moved on each and all the canals, etc.—(Concluded)

YEAR	Chenango	Genesee Valley	Black River	Oneida Lake	Baldwinsville	Total
1912.....	55,991	.....	.....	2,606,116
1913.....	47,262	.....	.....	2,602,035
1914.....	42,669	.....	.....	2,080,850
1915.....	31,153	.....	.....	1,858,114
1916.....	20,464	.....	.....	1,625,050
1917.....	14,821	.....	.....	1,297,225

Total value of articles moved on all the canals from 1837 to 1917, both years inclusive

YEAR	Product of the forest	Agriculture	Manufactures	Merchandise	Other articles	Total
1837.....	\$6,146,716	\$16,201,331	\$6,390,486	\$23,935,990	\$3,134,766	\$55,806,288
1838.....	6,338,063	19,390,714	5,915,856	31,594,692	2,507,234	65,764,559
1839.....	7,762,553	17,056,911	5,986,576	39,493,764	3,096,960	73,399,764
1840 (Genesee Valley canal opened.....)	4,609,035	19,644,481	4,719,054	35,636,943	2,694,379	66,303,892
1841.....	11,841,103	21,901,713	5,422,615	50,134,320	2,993,178	92,202,929
1842.....	5,957,219	16,987,843	4,435,489	30,042,153	2,594,104	60,016,608
1843.....	6,653,080	20,588,118	4,925,545	40,651,798	3,458,386	76,276,909
1844.....	7,422,737	23,379,643	6,151,806	49,224,099	4,472,867	90,021,152
1845.....	6,472,237	25,479,488	6,994,932	52,542,336	5,140,866	100,629,859
1846.....	6,422,409	35,820,586	7,015,311	62,004,488	4,349,315	115,612,100
1847.....	7,546,063	55,757,166	8,072,059	74,753,638	5,434,502	151,563,428
1848.....	7,219,350	42,850,086	7,433,957	76,945,463	5,637,301	140,086,157
1849.....	8,671,057	46,408,092	7,183,930	77,094,282	5,374,924	144,732,285
1850.....	15,117,661	46,152,958	7,933,108	81,135,199	6,059,003	156,397,929
1851.....	12,549,754	43,277,458	8,255,575	88,531,320	7,367,694	159,981,801
1852.....	11,526,636	49,437,555	6,294,120	122,624,170	6,721,236	196,603,507
1853.....	14,001,506	57,482,815	8,091,100	118,317,856	9,286,293	207,179,570
1854.....	14,384,785	51,980,864	9,796,420	123,367,863	10,954,380	210,284,312
1855.....	10,545,615	58,222,314	10,467,559	113,572,523	11,582,136	402,390,147
1856.....	10,211,383	51,030,453	10,308,419	135,691,816	11,084,991	218,327,062
1857.....	9,827,410	30,955,369	9,330,067	74,633,905	12,250,267	136,997,018
1858.....	8,983,443	50,142,318	9,352,955	61,136,319	8,873,809	138,568,844

Total value of articles moved on all the canals from 1837 to 1917, etc. — (Continued)

YEAR	Product of the forest	Agriculture	Manufactures	Merchandise	Other articles	Total
1859.....	\$10,798,769	\$34,044,601	\$8,757,059	\$65,072,973	\$13,487,357	\$132,160,758
1860.....	10,654,710	55,838,977	8,113,177	84,252,425	11,989,909	170,849,198
1861.....	6,462,614	37,861,720	6,718,273	49,707,729	9,365,557	130,115,893
1862.....	11,305,954	84,239,870	12,314,651	80,640,203	11,788,453	202,924,221
1863.....	13,421,909	101,090,511	13,044,051	91,417,513	21,072,477	
1864.....	22,589,060	116,051,564	22,582,718	80,391,850	32,785,747	308,237,104
1865.....	21,011,122	83,670,467	18,095,266	102,627,877	30,832,372	270,963,676
1866.....	28,754,871	86,610,934	18,889,922	100,169,211	37,038,718	
1867.....	28,907,470	81,616,663	16,877,334	108,545,569	42,980,676	278,956,712
1868.....	24,089,591	76,383,656	17,298,574	131,786,764	55,793,844	305,301,920
1869.....	21,900,855	55,528,837	13,525,892	103,464,505	54,761,407	249,281,284
1870.....	22,266,184	40,231,912	10,777,897	94,852,911	54,707,269	221,836,176
1871.....	27,309,303	68,130,282	10,881,540	78,808,180	53,548,381	238,767,691
1872.....	35,599,734	49,541,259	7,552,547	93,997,415	34,115,366	220,913,321
1873.....	18,851,838	60,194,009	5,979,656	76,173,336	30,715,761	191,715,500
1874.....	17,540,356	64,344,898	7,094,531	61,477,540	42,916,997	198,674,322
1875.....	12,478,669	50,540,911	6,311,137	40,885,448	34,792,410	145,008,575
1876.....	11,132,956	32,439,857	3,375,119	31,000,375	35,073,062	113,090,379
1877.....	15,574,893	46,765,635	10,911,785	40,130,795	21,028,003	139,411,963
1878.....	12,703,074	52,264,813	17,334,755	70,433,563	29,021,323	182,254,528
1879.....	12,053,499	56,826,653	37,173,222	144,653,500	34,573,762	285,280,726
1880.....	14,351,622	68,994,219	14,236,227	109,870,264	40,392,459	247,844,790
1881.....	18,399,932	43,440,343	11,863,021	75,331,308	13,148,061	162,351,565

1882.....	20,285,512	42,766,687	4,673,440	61,769,417	18,428,851	147,918,907
1883.....	18,038,056	39,727,973	3,426,474	68,281,320	18,387,400	147,861,223
1884.....	27,588,279	37,335,779	3,125,433	78,864,806	15,182,754	162,007,069
1885.....	17,302,705	31,404,325	2,827,280	58,215,252	9,786,627	119,536,389
1886.....	16,471,406	41,191,562	3,310,422	103,749,354	15,339,102	190,061,846
1887.....	15,568,667	42,729,624	4,808,178	82,161,364	13,978,084	159,245,977
1888.....	14,899,643	33,546,141	3,207,881	56,913,813	13,957,257	122,524,735
1889.....	17,012,190	30,014,906	5,908,500	80,590,288	21,058,338	154,584,222
1890.....	21,888,280	32,680,782	1,879,276	73,838,260	15,464,488	145,617,086
1891.....	17,923,469	38,566,171	1,147,639	47,008,705	11,623,269	116,269,343
1892.....	18,571,008	35,127,543	1,491,611	100,701,774	11,705,012	167,596,948
1893.....	14,421,877	50,483,054	853,407	75,474,765	13,579,991	154,831,094
1894.....	12,706,519	35,849,109	933,886	78,405,074	13,284,972	141,179,560
1895.....	14,504,441	17,185,539	2,489,514	38,648,131	24,625,396	97,453,021
1896.....	11,838,186	27,268,642	2,494,727	37,512,064	20,925,959	100,039,578
1897.....	11,780,232	16,722,091	1,932,216	42,299,589	23,329,210	96,063,338
1898.....	11,489,502	15,005,458	1,369,262	36,386,337	23,781,795	88,122,354
1899.....	14,312,288	13,428,551	1,555,810	40,752,834	22,737,229	92,786,712
1900.....	9,161,366	11,051,632	2,073,468	42,819,110	19,018,196	84,123,772
1901.....	10,697,001	15,036,822	1,773,198	37,467,681	18,504,178	83,478,880
1902.....	9,546,375	15,546,609	1,687,462	34,857,640	20,070,367	81,708,543
1903.....	9,726,311	15,812,570	1,835,315	34,613,801	15,725,328	77,713,325
1904.....	9,255,116	13,791,790	1,515,628	27,205,160	14,614,123	66,381,817
1905.....	11,640,382	13,875,972	1,589,118	19,292,625	11,520,489	57,918,586
1906.....	12,639,416	17,743,782	1,903,347	23,531,901	10,682,971	66,501,417
1907.....	11,032,348	22,069,011	1,146,417	19,957,084	9,699,110	63,903,970
1908.....	7,905,428	15,641,072	1,403,612	19,415,235	10,146,162	54,511,509
1909.....	9,027,781	13,902,062	2,665,622	22,405,574	11,080,533	59,081,752
1910.....	9,373,099	15,068,375	2,161,199	25,132,370	7,307,135	59,042,178

Total value of articles moved on all the canals from 1837 to 1917, etc.—(Concluded).

YEAR	Product of the forest	Agriculture	Manufactures	Merchandise	Other articles	Total
1911.....	\$9,471,169	\$12,874,402	\$1,806,938	\$17,044,496	\$8,380,624	\$49,577,629
1912.....	8,917,887	6,491,416	1,599,552	15,007,394	6,428,368	38,444,617
1913.....	8,528,883	8,436,134	1,540,298	12,867,860	5,492,276	36,865,451
1914.....	5,931,884	7,352,586	1,056,509	9,463,737	4,473,275	28,277,991
1915.....	5,366,707	7,618,495	1,372,542	12,516,580	3,736,346	30,610,670
1916.....	5,694,704	6,702,741	1,551,673	10,418,301	3,146,106	27,518,525
1917.....	8,096,613	2,742,683	541,350	10,145,197	3,231,234	24,757,077

STATEMENT of total movement of flour, meal and grain on all the canals from 1861 to 1917, both inclusive

YEAR	Barrels wheat flour	Barrels corn meal	Bushels wheat	Bushels corn	Bushels oats
1861	1,667,416	2,176	33,171,900	25,024,643	6,105,313
1862	2,102,574	18,416	37,579,967	27,225,643	6,550,187
1863	1,930,731	44,704	26,577,166	22,087,056	16,040,937
1864	1,474,582	51,305	19,932,067	11,086,536	15,122,937
1865	1,271,129	24,018	14,433,566	20,689,500	11,973,939
1866	751,870	27,972	10,989,800	28,904,143	12,138,250
1867	569,234	12,808	13,630,300	17,930,500	10,476,000
1868	575,900	14,861	14,425,567	18,437,100	11,927,250
1869	657,807	12,666	22,351,133	9,159,643	5,769,312
1870	509,055	22,250	21,950,800	6,893,893	7,371,312
1871	381,583	6,611	23,951,633	24,002,033	8,118,187
1872	190,129	6,046	13,463,433	32,241,179	5,809,938
1873	181,731	9,342	26,768,800	22,760,571	4,376,437
1874	269,759	8,314	25,738,766	18,542,964	3,713,000
1875	163,287	3,000	24,809,766	10,072,536	3,919,813
1876	86,019	2,232	13,879,200	13,044,786	3,259,188
1877	82,621	3,120	14,934,766	25,837,786	4,127,812
1878	54,666	5,666	28,151,866	26,249,750	5,314,313
1879	66,333	8,130	31,648,866	22,185,000	1,447,750
1880	76,537	12,620	32,201,733	41,307,821	1,305,812
1881	64,129	13,370	14,827,733	16,993,679	1,895,063
1882	86,777	17,370	21,407,196	8,988,821	1,386,250
1883	83,768	1,777	19,124,666	18,677,785	3,225,438

Statement of total movement of flour, meal and grain on all the canals, etc. — (Continued)

YEAR	Barrels wheat flour	Barrels corn meal	Bushels wheat	Bushels corn	Bushels oats
1884	67,138	343	26,346,966	7,079,143	3,293,500
1885	63,602	703	18,864,066	12,866,500	514,625
1886	83,296	5,435	33,270,966	12,670,178	454,875
1887	37,861	65	31,228,000	15,950,607	2,210,312
1888	30,463	2,629	19,373,366	17,846,464	4,445,562
1889	40,555	1,713	16,137,900	21,162,536	3,980,000
1890	32,046	10,740	11,789,700	21,998,000	2,961,437
1891	28,900	.....	25,203,366	5,076,464	1,022,625
1892	45,176	38,000	20,690,933	5,366,750	4,527,750
1893	22,574	1,222	36,446,600	8,912,965	1,498,375
1894	27,047	978	30,116,266	9,942,035	6,302,937
1895	20,333	74	3,345,500	3,495,857	5,892,437
1896	73,741	3,639	13,629,033	3,641,821	12,357,187
1897	29,685	1,481	6,001,166	11,170,572	3,146,562
1898	17,166	435	2,332,866	13,008,857	4,765,250
1899	11,546	287	9,414,066	3,309,643	5,858,312
1900	10,866	818	4,610,083	6,751,670	2,277,258
1901	6,926	331	7,165,140	3,121,192	5,533,000
1902	12,302	1,085	9,731,281	1,178,650	2,792,447
1903	9,954	602	4,794,400	6,833,964	3,895,375
1904	12,009	990	3,375,334	2,442,178	5,176,500
1905	2,130	870	3,669,500	936,536	5,902,312
1906	2,778	92	6,355,434	4,800,464	6,545,375

1907	.....	1,657	74	8,392,567	3,200,821	4,000,062
1908	.....	157	.....	6,122,200	2,525,036	3,813,190
1909	.....	805	.....	6,395,134	2,837,821	4,972,687
1910	.....	129	.....	5,974,967	4,399,607	5,275,500
1911	.....	269	.....	4,792,500	2,535,857	3,888,500
1912	.....	.....	.....	2,612,767	189,714	2,287,187
1913	.....	1,595	.....	2,942,634	858,856	3,356,952
1914	.....	.....	.....	3,096,167	108,300	4,050,795
1915	.....	.....	.....	3,159,267	139,536	2,619,562
1916	.....	.....	.....	2,221,300	.....	1,141,062
1917	.....	.....	.....	547,400	.....	.....

Statement of total movement of flour, meal and grain on all the canals, etc. — (Continued)

	Bushels barley	Bushels rye	Bushels peas and beans	Bushels malt	Aggregate in tons
1861	2,444,083	976,000	347,233	.....	2,070,251
1862	2,764,916	967,750	375,433	280,182	2,332,928
1863	3,816,458	592,571	530,700	366,242	2,021,505
1864	3,232,292	670,168	550,000	565,294	1,437,598
1865	5,336,416	1,220,714	401,533	725,151	1,530,037
1866	7,867,041	1,751,928	536,667	298,212	1,680,169
1867	4,972,250	1,044,643	827,133	489,818	1,322,774
1868	3,698,083	783,357	391,667	257,029	1,350,090
1869	4,125,500	481,750	379,233	330,400	1,212,397
1870	5,132,958	697,143	226,123	698,686	1,189,267
1871	4,749,662	1,234,392	162,700	801,371	1,759,882
1872	5,002,543	477,036	146,600	1,578,914	1,586,249
1873	2,941,083	1,077,143	393,300	1,182,466	1,660,981
1874	4,110,584	293,393	200,567	453,200	1,500,490
1875	4,353,125	296,750	195,200	71,287	1,238,115
1876	4,020,584	712,464	174,200	1,510,629	991,197
1877	5,810,542	1,283,857	162,533	718,800	1,439,665
1878	3,730,583	2,307,607	167,100	1,031,000	1,846,742
1879	4,006,000	2,114,643	124,466	582,706	1,770,846
1880	4,426,958	940,714	149,369	820,824	2,304,219
1881	3,399,458	553,000	101,334	887,526	1,074,545
1882	4,027,083	1,549,000	206,834	846,824	1,087,953
1883	2,449,291	3,401,613	43,666	952,706	1,329,099

1884	2,708,666	2,552,214	185,735	707,235	1,198,346
1885	2,691,135	364,678	70,000	604,706	1,028,260
1886	2,619,916	108,750	151,366	901,941	1,446,973
1887	3,144,083	239,892	14,133	781,588	1,498,304
1888	873,208	438,143	64,000	940,176	1,116,733
1889	2,754,541	1,289,357	694,333	1,640,588	1,277,118
1890	3,268,321	800,500	66,833	1,201,058	1,158,029
1891	2,995,958	2,456,107	87,996	662,325	1,072,375
1892	2,149,833	151,285	20,633	816,650	992,798
1893	2,207,250	232,785	42,933	309,118	1,435,540
1894	3,720,625	18,946	33,366	388,058	1,388,859
1895	3,255,458	7,322	15,766	166,000	583,754
1896	4,581,917	2,757,500	12,500	682,764	916,072
1897	4,180,708	2,370,964	10,733	1,037,941	731,213
1898	3,746,083	276,607	4,100	1,565,941	366,774
1899	3,276,125	211,821	800	473,823	562,740
1900	2,638,480	974,224	154	533,636	447,768
1901	2,311,597	368,796	1,334	471,050	465,426
1902	3,138,100	660,817	335	645,600	475,863
1903	2,993,208	429,536	1,767	731,706	495,005
1904	3,692,750	84,321	34	125,559	346,991
1905	4,035,298	132,750	567	362,648	337,815
1906	5,020,708	142,571	5,900	418,706	561,896
1907	3,837,583	76,950	267	817,706	513,754
1908	2,000,292	75,428	25,500	708,176	378,318
1909	2,103,166	217,893	23,700	698,471	420,125
1910	1,851,625	85,000	900	869,118	448,481
1911	835,708	89,892	9,734	858,000	314,476
1912	1,262,667	.....	51,100	760,176	165,050

Statement of total movement of flour, meal and grain on all the canals, etc. — (Concluded)

	Bushels barley	Bushels rye	Bushels peas and beans	Bushels malt	Aggregate in tons
1913	1,647,292	51,875	2,700	698,176	219,146
1914	1,087,607	75,575	.....	1,392,270	212,617
1915	1,186,250	16,500	67	1,325,117	192,059
1916	1,173,917	.....	.....	1,220,470	133,819
1917	571,385	.....	.....	224,370	33,949

STATEMENT of foreign exports of flour and grain from New York from 1861 to 1917

YEAR	Barrels wheat flour	Barrels rye flour	Barrels corn meal	Bushels wheat	Bushels corn	Bushels oats
1861	3,110,646	11,807	108,385	28,889,914	12,456,265	160,875
1862	2,961,518	8,397	132,606	25,564,755	12,020,848	210,669
1863	2,527,338	5,461	140,561	15,424,889	7,533,431	125,566
1864	1,918,393	2,840	105,142	12,193,433	846,831	42,135
1865	1,402,144	2,673	127,600	2,527,626	2,549,670	94,567
1866	900,084	7,552	149,773	522,669	11,079,394	1,190,583
1867	871,089	11,754	151,669	4,468,774	8,147,813	144,665
1868	1,003,968	7,459	191,011	5,762,037	5,989,225	94,707
1869	1,584,211	5,283	137,627	18,240,586	1,637,586	49,393
1870	1,950,234	.....	.....	18,446,035	487,792	28,986
1871	1,660,400	4,200	123,500	21,968,600	13,040,600	47,300
1872	1,216,082	6,399	194,040	13,144,400	25,292,200	31,739
1873	1,655,331	8,249	176,756	27,801,800	15,587,500	49,700
1874	1,177,608	8,473	168,603	34,791,249	19,000,995	122,528
1875	1,954,100	5,700	173,400	26,192,700	12,938,700	138,800
1876	1,887,441	5,778	172,042	24,144,033	16,610,232	620,536
1877	1,537,106	7,799	220,939	21,355,774	25,373,942	257,634
1878	2,630,437	4,375	202,788	55,019,389	27,440,771	3,658,905
1879	3,684,366	6,049	150,178	61,538,861	35,319,789	521,406
1880	4,215,415	5,205	230,716	61,908,029	49,875,430	427,959
1881	4,440,114	3,264	196,985	41,788,182	31,731,995	431,426
1882	4,623,965	.....	112,316	37,620,153	9,012,373	170,586
1883	4,330,146	.....	.....	20,049,200	22,222,754	162,665

Statement of foreign exports of flour and grain from New York from 1861 to 1917 — (Continued)

	Barrels wheat flour	Barrels rye flour	Barrels corn meal	Busbels wheat	Busbels corn	Busbels oats
1884.....	3,907,081	.....	530	28,687,362	11,862,158	2,456,219
1885.....	3,763,089	3,863	152,488	16,286,800	26,259,228	6,198,302
1886, not reported.....	.....	.....	.....	.....	.....	.....
1887, to December 1.....	3,731,523	.....	105,735	40,893,437	11,920,425	142,938
1888, to December 1.....	3,476,991	.....	107,589	12,224,374	12,101,098	112,069
1889, to December 1.....	3,056,855	.....	135,006	9,627,444	27,380,443	885,257
1890.....	3,417,399	.....	136,432	12,549,946	24,550,165	9,301,046
1891.....	3,798,076	.....	160,533	46,514,096	12,819,911	3,205,466
1892.....	6,034,860	.....	163,765	45,259,966	18,293,353	2,650,639
1893.....	6,088,903	114	159,149	38,017,932	12,802,039	5,177,007
1894, to December 1.....	5,814,657	.....	178,346	21,612,790	10,329,787	219,844
1895, to December 1.....	4,009,157	.....	144,631	18,348,193	17,891,140	1,302,900
1896, to December 1.....	4,264,302	.....	140,449	16,864,330	16,845,658	14,794,568
1897.....	4,699,767	.....	272,975	25,085,896	33,206,509	34,714,008
1898.....	4,738,214	.....	366,663	49,909,158	39,632,273	23,765,046
1899.....	4,741,085	.....	407,691	26,830,386	40,429,477	12,943,153
1900.....	4,487,306	.....	444,943	18,259,428	43,532,024	8,819,441
1901.....	4,092,711	.....	917,920	27,140,388	33,881,380	8,457,228
1902.....	4,149,129	.....	187,004	19,955,526	3,052,715	1,803,663
1903.....	4,281,084	.....	439,174	9,435,934	22,063,881	669,423
1904.....	2,672,766	.....	250,204	425,874	9,433,283	269,670
1905.....	2,550,938	.....	277,154	3,666,201	27,283,344	6,489,616
1906.....	3,038,838	.....	205,203	14,913,686	20,779,730	5,218,147

1907.....	3,045,125	.....	197,047	22,769,338	21,253,050	280,751
1908.....	3,410,944	.....	173,934	20,578,026	4,686,576	145,341
1909.....	2,991,063	.....	136,187	12,587,537	4,149,506	305,355
1910.....	2,963,869	.....	197,692	2,449,860	7,242,901	283,675
1911.....	3,587,628	.....	201,030	7,343,573	12,634,740	464,810
1912.....	3,511,743	.....	226,871	16,720,248	4,971,768	4,492,601
1913.....	4,023,661	.....	214,970	25,602,631	5,930,564	849,160
1914.....	4,852,039	.....	165,942	28,799,431	3,548,100	6,868,001
1915.....	7,120,089	.....	266,894	50,771,732	9,369,568	15,714,238
1916.....	4,543,731	.....	217,289	39,755,160	6,262,866	8,412,399
1917.....	3,948,010	.....	519,169	28,053,452	12,474,570	17,842,006

Statement of foreign exports of flour and grain from New York from 1861 to 1917 — (Continued)

YEAR	Busbels barley	Busbels rye	Busbels peas and beans	Busbels malt	Aggregate in tons
1861	3,927	1,000,405	139,284	.....	1,599,261
1862	42,061	1,104,549	113,819	.....	1,477,221
1863	52,439	416,369	110,911	.....	980,675
1864	150	588	186,154	.....	614,642
1865 . . . . .	.....	198,348	88,899	.....	322,451
1866	1,329,842	248,646	282,992	.....	506,520
1867	886,893	473,260	680,763	.....	531,204
1868	90	152,993	189,226	.....	481,902
1869 . . . . .	.....	142,524	123,156	.....	788,075
1870 . . . . .	.....	92,431	151,102	.....	785,249
1871	98,700	525,800	90,900	.....	1,238,053
1872	22,066	668,030	156,609	.....	1,378,412
1873	19,400	1,069,100	143,500	.....	1,504,771
1874	3,560	641,661	463,193	.....	1,863,297
1875	1,500	206,900	364,900	.....	1,405,544
1876	88,097	1,336,283	716,428	.....	1,483,402
1877	2,412,509	2,049,796	487,031	.....	1,675,902
1878	1,518,922	4,048,841	476,184	.....	2,949,042
1879	147,867	3,941,638	393,153	.....	3,383,953
1880	254,833	2,181,183	654,669	.....	3,825,168
1881	15,477	1,068,928	218,370	.....	2,687,356
1882	6,616	1,980,586	572,567	.....	1,967,989
1883	8,939	4,467,853	.....	.....	1,819,284

1884	76,343	4,846,088	770,729	1,413,686
1885	408	493,319		1,759,840
1886, not reported				.....
1887, to December 1	46,189	356,817	185,877	2,193,962
1888, to December 1	48	6,237	182,511	1,098,641
1889, to December 1	226	809,405	244,246	1,440,719
1890	275,313	1,351,726	371,814	1,652,144
1891	1,869,569	4,448,675	668,069	2,421,816
1892	235,206	3,254,849	663,927	2,698,507
1893	257,744	439,459	473,796	2,282,685
1894, to December 1	300	208		1,581,391
1895, to December 1	42,743	246		1,521,886
1896, to December 1	6,162,012	3,208,448		2,027,759
1897	8,916,452	5,797,517		3,151,164
1898	2,451,271	8,307,944	1,151,811	3,864,551
1899	7,619,862	2,745,970		2,960,070
1900	4,833,493	1,479,380		3,597,900
1901	233,907	1,050,006		2,128,169
1902	341,072	2,316,417	327,502	1,264,173
1903	308,616	1,310,550	321,243	1,475,104
1904	2,066,155	143	301,340	655,536
1905	5,304,708	271,010	288,734	1,426,751
1906	4,310,610	472,489	207,783	1,586,006
1907	133,580	1,128,070	137,588	1,651,730
1908	141,591	1,227,843	277,540	1,182,657
1909	238,567	187,496	104,593	850,554
1910	16,984	16,765		621,218
1911	156	95		990,700
1912	2,151,846	172,876	230,040	1,179,854

Statement of foreign exports of flour and grain from New York from 1861 to 1917 — (Concluded)

	Bushels barley	Bushels rye	Bushels peas and beans	Bushels malt	Aggregate in tons
1913	2,682,925	671,521	184,585	.....	1,494,222
1914	1,444,163	1,824,835	.....	.....	1,700,915
1915	4,747,226	1,783,253	.....	.....	2,998,587
1916	9,580,856	578,870	.....	.....	2,262,950
1917	5,793,616	2,848,231	.....	.....	2,177,680

TOTAL tonnage of all the property on the canals, ascending and descending, and the value for the eighty-one years preceding, is as follows:

YEAR	Tons	Value
1837	1,171,296	\$55,809,288
1838	1,333,011	65,746,559
1839	1,435,713	73,399,764
1840	1,416,046	66,303,892
1841	1,521,661	92,202,929
1842	1,236,931	60,016,608
1843	1,513,439	76,276,909
1844	1,816,586	90,921,152
1845	1,977,565	100,629,859
1846	2,268,662	115,612,109
1847	2,869,810	151,563,428
1848	2,796,230	140,086,157
1849	2,894,732	144,732,285
1850	3,076,617	156,397,929
1851	2,582,733	159,981,801
1852	3,863,441	196,603,517
1853	4,247,853	207,179,570
1854	4,165,862	210,284,312
1855	4,022,617	204,390,147
1856	4,116,082	218,327,062
1857	3,344,061	136,997,018
1858	3,665,192	138,568,844
1859	3,781,684	132,160,758
1860	4,650,214	170,849,198
1861	4,507,655	130,115,893
1862	5,598,785	203,234,331
1863	5,557,692	240,046,461
1864	4,852,941	274,400,639
1865	4,729,651	256,237,104
1866	5,775,220	270,963,676
1867	5,688,325	278,956,712
1868	6,442,225	305,301,929
1869	5,859,080	249,281,284
1870	6,173,769	231,836,176
1871	6,467,888	238,767,691
1872	6,673,370	220,913,321
1873	6,364,782	191,715,500
1874	5,804,588	196,674,322
1875	4,859,958	145,008,575
1876	4,172,129	113,090,379
1877	4,955,963	128,923,890

Total tonnage of all property on the canals, etc.—(Concluded)

YEAR	Tons	Value
1878	5,171,320	182,254,528
1879	5,362,372	285,280,726
1880	6,467,656	247,844,790
1881	5,179,192	162,153,565
1882	5,467,423	147,918,907
1883	5,664,056	147,861,223
1884	5,009,488	162,097,069
1885	4,731,784	119,536,189
1886	5,293,982	180,061,846
1887	5,553,805	159,245,977
1888	4,942,948	122,524,735
1889	5,370,369	154,584,222
1890	5,246,102	145,761,086
1891	4,563,472	116,269,343
1892	4,281,995	167,596,948
1893	4,331,963	154,831,094
1894	3,882,560	141,179,560
1895	3,500,314	97,453,021
1896	3,714,894	100,039,578
1897	3,617,804	96,063,338
1898	3,360,163	88,122,354
1899	3,686,051	92,786,712
1900	3,345,941	84,123,772
1901	3,420,613	83,478,880
1902	3,274,610	81,708,453
1903	3,615,385	77,713,325
1904	3,138,547	66,381,817
1905	3,226,896	57,918,586
1906	3,540,907	66,501,417
1907	3,407,914	63,903,970
1908	3,051,877	54,511,509
1909	3,116,536	59,081,752
1910	3,073,412	59,042,178
1911	3,097,068	49,577,629
1912	2,606,116	38,444,617
1913	2,602,035	36,865,451
1914	2,080,850	28,277,991
1915	1,858,114	30,610,670
1916	1,625,050	27,513,525
1917	1,297,225	24,757,077

TOTAL GRAIN *received at Buffalo each year since 1836, and total grain, including flour, received each year*

YEAR	Grain, bushels	Grain, including flour, bushels
1836	543,461	1,239,351
1837	550,560	1,184,685
1838	974,751	2,302,887
1839	1,117,262	2,302,851
1840	1,075,885	4,061,598
1841	1,852,325	5,692,525
1842	2,015,928	5,687,468
1843	22,055,025	6,642,610
1844	2,335,568	6,910,719
1845	1,848,040	5,581,790
1846	6,491,522	13,366,167
1847	8,688,187	19,153,187
1848	7,396,012	14,641,018
1849	8,628,013	14,665,189
1850	6,618,004	12,059,551
1851	11,449,661	17,740,784
1852	13,592,937	20,390,500
1853	11,078,741	15,956,525
1854	18,553,455	22,252,288
1855	10,788,473	24,472,277
1856	20,123,667	25,753,965
1857	15,348,930	19,578,690
1858	20,202,444	26,812,982
1859	14,429,069	21,530,722
1860	31,441,440	37,073,115
1861	50,062,646	61,460,601
1862	58,642,344	72,872,454
1863	49,845,065	64,735,510
1864	41,044,498	51,177,146
1865	42,473,223	51,415,188
1866	51,820,342	57,388,087
1867	43,499,780	59,700,060
1868	42,436,201	49,949,856
1869	37,014,728	45,007,163
1870	39,261,141	46,013,096
1871	60,765,457	67,155,742
1872	58,447,822	62,260,232
1873	76,340,570	73,636,595
1874	81,562,627	70,030,552
1875	65,194,716	74,246,726
1876	46,038,598	50,074,648
1877	61,734,071	66,199,291
1878	79,176,152	84,046,052

Total grain received at Buffalo each year, etc.—(Concluded)

YEAR	Grain, bushels	Grain including flour, bushels
1879	74,379,829	78,865.354
1880	105,453,372	112,042.927
1881	56,806,545	62,062.895
1882	50,833,590	56,830.340
1883	65,722,080	76,079.930
1884	56,963,970	70,041.520
1885	49,740,060	64,260.460
1886	72,514,840	95,425.790
1887	84,730,910	104,737.710
1888	73,223,500	99,448.150
1889	90,869,880	118,273.430
1890	89,312,800	120,540.700
1891	128,993,020	164,459.720
1892	133,039,090	181,769.690
1893	135,909,920	188,730.370
1894	103,959,165	161,401.815
1895	118,027,930	162,936.630
1896	163,431,814	214,352.734
1897	185,443,816	242,140.306
1898	221,383,945	273,242.210
1899	153,393,184	194,293.112
1900	157,655,969	209,239.824
1901	132,641,828	187,909.664
1902	124,626,548	184,759.518
1903	140,348,822	196,653.957
1904	100,838,000	131,642.842
1905	126,465,729	177,496.229
1906	136,096,528	187,403.448
1907	132,438,798	181,237.178
1908	114,245,438	153,336.678
1909	113,415,385	152,896.845
1910	97,354,404	138,229.078
1911	117,421,376	157,295.756
1912	144,986,044	182,909.809
1913	172,138,722	219,542.377
1914	144,108,083	189,612.083
1915	212,221,872	254,367.502
1916	177,418,688	212,205.848
1917	147,026,646	172,136.346

The following statements shows the receipts of flour, wheat and corn at Buffalo by lake for eighty-two years

YEAR	Flour, barrels	Wheat, bushels	Corn, bushels
1836	139,178	304,990	204,355
1837	126,805	450,359	94,490
1838	277,620	933,117	34,148
1839	294,125	1,117,262	.....
1840	597,142	1,004,561	71,337
1841	730,040	1,635,000	201,031
1842	734,408	1,555,420	453,520
1843	917,517	1,827,241	223,966
1844	915,030	2,174,500	137,978
1845	746,750	1,770,740	54,200
1846	1,374,529	4,744,184	1,455,258
1847	1,857,000	6,489,100	2,862,800
1848	1,249,000	4,520,117	2,298,000
1849	1,207,435	4,943,978	3,321,651
1850	1,103,039	3,681,347	2,593,378
1851	1,258,224	4,167,121	5,988,775
1852	1,299,213	5,549,778	5,136,746
1853	975,557	5,420,043	8,065,793
1854	739,756	5,510,782	10,108,983
1855	937,761	8,022,126	9,711,430
1856	1,126,048	8,465,671	9,633,277
1857	845,953	8,334,179	5,713,611
1858	1,536,019	10,671,550	6,621,688
1859	1,420,383	9,234,652	3,113,653
1860	1,122,335	18,502,615	11,386,217
1861	2,159,591	27,105,219	21,024,657
1862	2,846,022	30,325,831	24,388,627
1863	2,978,088	21,240,348	20,086,912
1864	2,028,520	17,677,519	10,478,681
1865	1,788,393	13,437,888	19,840,901
1866	1,313,543	10,479,694	27,894,798
1867	1,440,056	11,879,685	17,873,638
1868	1,502,731	12,555,215	16,804,067
1869	1,598,487	19,228,546	11,549,403
1870	1,470,391	20,556,722	9,410,128
1871	1,278,077	22,606,217	26,110,769
1872	762,502	14,304,942	34,643,180
1873	1,259,205	30,618,372	28,550,828
1874	1,693,585	29,778,572	248,974,540
1875	1,810,402	32,987,656	22,593,891
1876	807,210	19,324,612	20,939,853
1877	693,044	23,284,405	33,362,866
1878	911,980	35,419,136	35,133,853

Receipts of flour, wheat and corn at Buffalo by lake—(Concluded)

YEAR	Flour, barrels	Wheat, bushels	Corn, bushels
1879	897,105	37,788,501	32,990,993
1880	1,317,911	40,510,229	62,214,617
1881	1,051,250	18,495,320	34,434,830
1882	1,199,350	26,050,030	21,664,530
1883	2,071,570	24,105,420	34,775,040
1884	2,615,510	2,469,710	18,538,340
1885	2,993,280	27,130,400	21,028,230
1886	4,582,190	41,340,440	29,155,370
1887	4,001,360	48,111,180	30,199,490
1888	5,244,930	27,548,110	36,422,270
1889	5,480,710	26,051,600	47,127,150
1890	6,245,580	14,868,630	44,136,660
1891	7,093,340	76,945,960	29,616,390
1892	9,746,120	78,243,560	32,377,780
1893	10,562,090	68,243,750	40,539,796
1894	11,488,530	50,194,130	29,078,520
1895	8,971,740	46,484,510	38,244,960
1896	10,384,184	54,411,207	47,811,210
1897	11,339,298	50,584,719	55,553,741
1898	10,371,653	83,872,837	67,950,073
1899	8,810,097	48,232,016	53,503,404
1900	11,463,079	47,826,458	63,192,660
1901	11,053,439	61,294,248	30,539,848
1902	12,026,616	62,452,696	22,487,454
1903	11,243,027	40,455,328	43,364,979
1904	6,160,965	26,270,000	27,898,000
1905	10,201,100	40,436,616	32,745,046
1906	10,279,384	55,544,832	25,976,478
1907	9,759,676	66,658,138	28,477,767
1908	7,818,248	63,857,080	13,779,988
1909	7,899,292	61,084,797	16,027,578
1910	7,231,580	50,450,911	22,992,368
1911	7,054,640	67,495,523	30,384,745
1912	7,584,753	108,225,504	12,750,250
1913	9,481,131	114,129,472	18,960,144
1914	9,100,752	100,442,591	14,309,078
1915	8,429,126	116,670,198	17,281,413
1916	6,957,432	138,668,781	3,527,207
1917	5,021,940	94,924,407	1,495,247

The following statement shows the receipts of oats, barley and rye at Buffalo by lake for eighty-two years

YEAR	Oats, bushels	Barley, bushels	Rye, bushels
1836	28,640	4,876	1,500
1837	2,533	.....	3,260
1838	6,577	.....	909
1839 . . . . .	.....	.....	.....
1840 . . . . .	.....	.....	.....
1841	14,144	.....	2,150
1842 . . . . .	.....	4,710	1,268
1843	2,489	.....	1,332
1844	18,017	1,617	456
1845	23,300	.....	.....
1846	218,300	47,530	28,250
1847	446,000	.....	70,787
1848	560,000	.....	17,789
1849	362,384	.....	.....
1850	357,580	3,627	.....
1851	1,140,430	142,773	10,652
1852	2,596,231	497,913	112,251
1853	1,580,655	401,098	107,152
1854	4,401,739	313,757	177,066
1855	2,693,222	62,304	299,591
1856	1,733,382	46,327	245,810
1857	1,214,760	37,844	48,536
1858	2,275,231	308,374	125,214
1859	394,502	361,550	124,693
1860	1,209,594	262,158	80,822
1861	1,797,905	313,715	337,764
1862	2,624,982	428,124	791,564
1863	6,322,187	641,440	422,309
1864	11,682,637	465,097	633,726
1865	8,494,799	820,563	877,677
1866	10,227,472	1,606,384	1,245,485
1867	10,933,166	1,802,598	1,010,693
1868	11,492,472	637,124	947,323
1869	5,459,347	651,339	126,093
1870	6,846,983	1,821,154	626,154
1871	9,106,409	1,942,928	1,095,009
1872	6,050,045	3,088,925	301,809
1873	5,972,346	1,322,507	906,977
1874	5,396,781	1,154,948	167,301
1875	8,494,124	906,889	222,126
1876	2,397,257	2,615,081	761,795
1877	4,279,229	1,652,568	1,155,003
1878	5,122,972	1,375,184	2,135,007

Receipts of oats, barley and rye at Buffalo by lake — (Concluded)

YEAR	Oats, bushels	Barley, bushels	Rye, bushels
1879	1,101,974	600,740	1,884,802
1880	649,350	355,925	743,451
1881	3,565,737	282,510	22,210
1882	1,620,170	701,500	767,360
1883	3,226,900	583,800	2,830,830
1884	3,174,730	534,130	2,247,060
1885	767,580	577,230	309,370
1886	1,014,670	787,730	126,630
1887	4,656,280	1,459,420	304,540
1888	7,897,310	842,090	513,720
1889	4,309,800	1,474,570	1,906,760
1890	13,860,780	5,165,700	1,281,030
1891	12,454,150	4,373,120	5,603,400
1892	16,500,250	4,600,970	1,316,530
1893	20,700,150	5,791,460	644,590
1894	15,560,230	8,625,090	501,195
1895	21,943,680	10,253,440	787,340
1896	40,107,499	16,697,744	4,404,354
1897	59,815,210	12,858,741	6,631,405
1898	45,501,233	11,391,332	6,821,694
1899	26,423,358	15,008,426	2,084,643
1900	28,422,256	9,868,196	1,314,743
1901	21,438,545	7,687,239	1,256,284
1902	15,891,387	8,969,865	3,716,628
1903	30,976,088	10,681,655	3,416,983
1904	19,124,000	15,665,000	1,736,600
1905	25,733,094	14,618,495	688,450
1906	23,951,155	13,681,058	1,243,640
1907	11,272,858	11,264,101	1,313,154
1908	10,455,716	11,649,064	856,944
1909	13,110,014	12,765,503	655,684
1910	12,366,891	11,207,763	336,471
1911	9,501,000	9,349,412	690,692
1912	10,580,150	12,176,925	1,250,215
1913	20,517,487	17,455,376	1,075,242
1914	11,858,666	13,229,162	4,268,738
1915	10,969,616	13,512,782	3,787,863
1916	22,036,301	11,709,053	1,477,346
1917	30,283,190	10,271,245	3,458,503

INDEX

	PAGE
Report of W. W. Wotherspoon, Superintendent of Public Works....	5-46
Statement of the expenditures made by the Superintendent of Public Works	47
Summary of expenditures for operating expenses and construction or permanent betterments	48-54
Statement of expenditures for ordinary repairs and operating expenses by divisions	55
Extraordinary repairs and improvements.....	55
Statement of payments made by the Superintendent of Public Works under legislative acts.....	56-59
Statement of payments made by the Superintendent of Public Works under the "Barge Canal Act".....	59-66
Statement of payments made by the Superintendent of Public Works for the improvement of the Cayuga and Seneca canal.....	67
Statement of payments made by the Superintendent of Public Works under the Barge Canal Terminal Act.....	68-72
Statement of moneys paid into the State treasury by the Superintendent of Public Works.....	72-108
Statement of proposals received and contracts awarded, pursuant to special acts of the Legislature.....	108-118
Fees received for filing liens, mortgages and making searches of canal boats	90-91
Fees collected by the inspector of steam vessels.....	91-108
Superintendents of Public Works.....	119
Assistant superintendents	119
Employees in the office of Superintendent of Public Works.....	119
Boundaries of divisions and sections of the canals.....	120-122

REPORT OF ASSISTANT SUPERINTENDENTS.

EASTERN DIVISION.

Report of W. S. Hamlin, assistant superintendent.....	123-127
Statement of expenditures by assistant superintendent, eastern division	128-129

Erie Canal.

Report of E. L. Peddie, superintendent of repairs.....	130-131
Report of James Seanlon, superintendent of repairs.....	132-133
Report of Frank W. Reynolds, superintendent of repairs.....	134-135
Report of William Brennan, superintendent of repairs.....	136-137

Champlain Canal.

Report of J. B. Hutchins, superintendent of repairs.....	138-140
--	---------

	PAGE
Report of Patrick O'Grady, superintendent of repairs.....	141-142
Report of Henry Neddo, superintendent of repairs.....	143-144

MIDDLE DIVISION.

Report of D. S. Burleigh, assistant superintendent.....	145-152
Statement of expenditures by assistant superintendent on middle division	153-154

Erie Canal.

Report of John C. Dillon, superintendent of repairs.....	155-157
Report of E. J. Clark, superintendent of repairs.....	158
Report of A. B. Hallett, superintendent of repairs.....	159-160

Oswego Canal.

Report of M. A. Stranahan, superintendent of repairs.....	161-162
---	---------

Black River Canal.

Report of Fred M. Wooley, superintendent of repairs.....	164-165
--	---------

Cayuga and Seneca Canal.

Report of Geo. A. Dobson, superintendent of repairs.....	163
--	-----

WESTERN DIVISION.

Report of Jacob Allmeroth, assistant superintendent.....	166-175
Statement of expenditures by assistant superintendent of western division	176-177

Erie Canal.

Report of H. C. Watson, superintendent of repairs.....	178-179
Report of Jacob Allmeroth, superintendent of repairs.....	180
Report of Peter W. Seiler, superintendent of repairs.....	181-182
Report of Frank Wilson, superintendent of repairs.....	183-185
Report of Richard Humphrey, superintendent of repairs.....	186-187

TABLES.

Opening and closing of Hudson river, Erie canal and Lake Erie....	191-193
Statement of number of locks, their lift in feet, total lockage and dimensions, etc., of all the canals in the State of New York.....	194-198
Table of principal places on the canals, with their distances from each other	199-203
Erie canal	199-201
Champlain canal	202
Oswego canal	203
Black River canal	203
Report of H. S. Loucks and Theodore T. Mersereau, inspectors under the Steam Navigation Law.....	204-206
Annual account of property, in tons, moved each week upon the canals during the season of 1917.....	208-217
Way freight, east	218-221
Way freight, west	222-224

	PAGE
Way freight, east and west.....	225-228
Through freight, east	229-231
Through freight, west	232-233
Through freight, east and west	234-237
Total tons carried on all the canals during the season of 1917.....	238-242
Value of all the property carried on the canals during the season of 1917	243-247
Property left at and between offices during the season of 1917....	248-252
Property arriving at tide-water from the Erie canal during the season of 1917	253-255
Property arriving at tide-water from the Champlain canal during the season of 1917.....	256-257
Property arriving at tide-water from all canals during the season of 1917	258-261
Value of all property left at tide-water from the canals during the season of 1917.....	262-265
Property that went to New York from the Erie canal during the season of 1917.....	266-268
Property that went to New York from the Champlain canal during season of 1917.....	269-270
Property that went to New York from all canals during the season of 1917	271-274
Value of all property that went to New York during the season of 1917	275-279
Quantity in tons cleared at Buffalo and value of the same.....	280
Quantity in tons left at Buffalo and value of the same.....	280
Property cleared on Oswego canal and value of same during the season of 1917.....	281
Property left on Oswego canal during the season 1917 and value of same	281
Property cleared on the Black River canal during the season of 1917 and value of same.....	282
Property left on the Black River canal during the season of 1917 and value of same.....	282
Property cleared on the Cayuga and Seneca canal during the season of 1917 and value of same.....	283
Property left on the Cayuga and Seneca canal during season of 1917 and value of same.....	283
Property cleared at Whitehall during season of 1917 and value of same	284
Property left at Whitehall during season of 1917 and value of same..	284
Shipments to and from Canada and Vermont and New York cleared from and left at Whitehall during the season of 1917.....	285-286
Average lake and canal rates on wheat and corn since 1890.....	287-289
Average rate on wheat and corn by lake from Chicago to Buffalo during the season of 1917.....	290
Average canal rate on wheat and corn from Buffalo to New York....	290
Number of clearances at each office during the season of 1917.....	291
Receipts by all routes at New York May 1 to November 30, 1917..	292-294
Receipts by all routes at New York January 1 to December 31, 1917.	295-297

	PAGE
Separate tonnage, New York Central and Erie Railways and the canals, each year since 1853.....	298-300
Losses or gains in the tonnage of the New York Central and Erie Railways and the canals since 1853.....	301-303
Total tons arriving at tide-water for each of 80 years, and aggregate market value thereof	304-305
Total movement of articles on all canals. 1837 to 1917.....	306-309
Total tons of each class of articles arriving at Hudson river from Erie and Champlain canals, 1837 to 1917.....	310-313
Articles composing tonnage of the canals for season of 1917.....	314
Export of flour, wheat and corn from New York. Baltimore, Phila- delphia, Boston, New Orleans and Montreal, and percentages....	315-329
Lockages during season of 1917:	
Erie canal	330
Champlain canal	331
Oswego canal	331
Black River canal	331
Cayuga and Seneca canal.....	332
Property in tons moved on each and all canals, comprising the tons of total movement.....	333-340
Total value of articles moved on all canals from 1837 to 1917.....	341-344
Total movement of flour, meal and grain from 1861 to 1917.....	345-350
Foreign exports of flour and grain from New York from 1861 to 1917	351-356
Total tonnage of all property on the canals ascending and descending.	357-358
Total grain receipts at Buffalo since 1836 and total grain, including.. flour	359-360
Receipts of flour, wheat and corn at Buffalo by lake for 82 years....	361-362
Receipts of oats, barley and rye at Buffalo by lake for 82 years....	363-364

INDEX TO SENATE DOCUMENTS, 1918

	Doc. No.
A	
Adjutant-General, annual report	63
Appropriations, Governor's compilation of desired appropriations.....	3
Governor's tentative appropriation act.....	4
Governor's budget estimate,.....	6
requests for	5
Architecture, Department of, annual report.....	29
Attorney-General, annual report.....	44
B	
Banks, Superintendent of, annual report on banks of deposit and discount.	10
annual report relative to Savings and loan associations, Land banks.	12
annual report relative to Savings banks, Trust Companies, etc.....	11
Barge canal extension, report on.....	45
Batavia, New York State School for the Blind, annual report.....	37
Bills, Senate, supplemental index.....	60
Black River canal, report of Superintendent of Public Works on.....	33
Blind, New York State Commission for, annual report.....	24
New York State School for, Batavia, annual report.....	37
Boards, commissions and departments, <i>see specific names of</i>	
Bridge and Tunnel Commission, report	42
Budget estimate	6
Buffalo, Charity Organization Society, report.....	20
C	
Canals, Barge canal extension, report on.....	45
Black River canal, report of Superintendent of Public Works on....	33
Civil practice, simplification of, report of joint committee on.....	38
Commissions and departments, <i>see specific names of.</i>	
Committees, standing, list	8
revised list	28
Conservation Commission, annual report.....	58
Court of Claims, annual report.....	41
Craig Colony for Epileptics, annual report.....	21
D	
Departments, <i>see specific names of</i>	
Diseases, malignant, <i>see</i> Malignant diseases.	
Drugs, narcotic, final report of joint committees on.....	35
E	
Elections, Superintendent, annual report.....	17
Elmira Reformatory, report of managers.....	36
Engineer and Surveyor, State, annual report.....	9
Excise legislation, report of Committee on taxation and retrenchment...	43
F	
Feeble-minded Women, Custodial Asylum for, report.....	23
Financial condition of the State, statement.....	52
Fire Island State Park Commission, annual report.....	40
Forestry, report of Conservation committee of Senate on.....	50

	Doc. No.
G	
Girls. Training School for, annual report.....	45
Governor, budget estimate.....	6
<i>compilation of desired appropriations by State Departments.....</i>	<i>3</i>
<i>message</i>	<i>2</i>
<i>tentative appropriation act.....</i>	<i>4</i>
Grand Army of the Republic, annual report.....	61
H	
Health Officer, Port of New York, annual report.....	25
Hospital Development Commission, report.....	30
Hudson, New York State Training School for Girls, report.....	48
I	
Institute for Study of Malignant Diseases, annual report.....	26
International Sunshine Society, report.....	55
Investigations, purchasing materials, supplies, etc.....	16
Iroquois, Thomas Indian School, annual report.....	54
L	
Land banks, report of Superintendent of Banks relative to.....	12
Letchworth Village, annual report.....	22
M	
Malignant Diseases, State Institute for Study of, annual report.....	26
Members of the Senate, list.....	1
Message from the Governor.....	2
Mohawk and Hudson River Humane Society, annual report.....	47
Monuments Commission, report.....	18
104th regiment memorial, report.....	59
report on Doubleday and Robinson memorial.....	62
N	
Napanoch Reformatory, report of managers.....	36
Narcotic drugs, final report of joint committee on.....	35
Nautical School, New York State, annual report.....	19
New York Catholic Protectory, annual report.....	27
New York Monuments Commission, report	18
104th regiment memorial, report.....	59
report on Doubleday and Robinson memorial.....	62
New York, New Jersey Port and Harbor Development Commission, preliminary joint report.....	31
New York State Bridge and Tunnel Commission, report.....	42
New York State Commission for the Blind, annual report.....	24
New York State Custodial Asylum for Feeble-Minded Women, Newark, annual report	23
New York State Nautical School, annual report.....	19
New York State School for the Blind, Batavia, annual report.....	37
New York State Training School for Girls, Hudson, report.....	48
New York State Women's Relief Corps Home, Oxford, annual report....	53
Newark, New York State Custodial Asylum for Feeble-Minded Women, annual report	23
Niagara river, investigation for power purposes, report on.....	32
O	
Oxford, Women's Relief Corps Home, annual report.....	53

P**Doc.
No.**

Port of New York, Health Officer, annual report.....	25
Primary Law, report of special committee on.....	34
Probation Commission, annual report.....	57
Public Service Commission, Second District, annual report.....	15
Public Works, Superintendent of, annual report.....	13
report on Black River canal.....	33
Purchasing materials, supplies, etc., report of Commission to investigate.	16

R

Racing Commission, annual report.....	39
Reformatories at Elmira and Napanoch, report of managers.....	36
Rockaway Beach, report of examination of lands at for defense purposes.	46

S

Savings and loan associations, report of Superintendent of Banks relative to	12
Savings banks, report of Superintendent of Banks relative to.....	11
Senate, bills, supplemental index.....	60
committees, list	8
revised list	28
members, list	1
Slater, Senator, address	49
Spanish War Veterans, report.....	56
Standing committees	8, 28
State boards, commissions and departments, <i>see specific names of</i>	
Supplemental index	60

T

Tax Commission, annual report.....	14
Taxation, relation of Federal and State, preliminary report on.....	7
Thomas Indian School, Iroquois, annual report.....	54
Trust companies, report of Superintendent of Banks relative to.....	11

W

Women's Relief Corps Home, Oxford, annual report.....	53
---	----

Y

Yorktown, disposition of sites at, report.....	51
--	----

